## The Credit Union Magazine **INDEX**, 1971

Accounting: "I'd "I'd Like to Know" N 18; Service Centers: see Service Accounting

Accounting Service Centers: see Service Centers
Ace FOU: "Letters" Ag 38
Achammer, Sally: "CU Camera" Ap 41
Acker, C. Edward: "Some More Annual
Meeting Ideas That Work" A 40
Adams, John: "Annual Meeting News" Je 9;
"Dare to Look Ahead" My 38
Advertising: "Annual Meeting News" Je 10;
"Capital Events" O 20; "CU News" Ja 14,
My 12, Jy 12, O 11, N 21, D 14; "5 Ways
Banks Go for Growth" F 41; "Instant
Recognition" Je 6; "Letters" Ja 38; "Nobody Leaves Without an Idea" Je 41; "Real
Problems . Possible Solutions" Ap 11;
"Some Challenges and Wnat We Can Do
About Them" Ag 29; "Some More Good
Ideas!" Jy 44; "Trends" S 33; see also
Banks—Advertising; Bus Advertising; Radio
Advertising Television Advertising
Advertising—Regulation: "Capital Events"
Jy 20
AFL-CIO: "Everybody Wants In" Mr 23
AFL-CIO: "Everybody Wants In" Mr 23

Jy 20 AFL-CIO: "Everybody Wants In" Mr 23 Africa Cooperative Savings and Credit Assoc.: Ja 4; "CU Camera" O 29; "CU News" D 14

D 14'
African Conference on Mobilization of Local
Savings: "CU Camera" O 29
Agee, Donaid: "CU News" F 18
Agricultural Credit: "Cover" D; "CUs Teach
'Agri-nomics' in Costa Rica" D 38; "The
Need for International Interlending" Je 15
Agricultural Development International: "CU
News" Jy 12
AID: see U.S. Agency for International Development.

AID: see U.S. Agency for International Development
Aiken, George D.: "Capital Events" F 20
Aiken, Jack: "Action, Reaction" Ag 22
Airon BFG Employees FCU: "Some More
Annual Meeting Ideas That Worit" N 40
Aishama CU League: "Action, Reaction" Ja
30: "CU Camera" N 36: "CU News" Ja 14
Aisaina CU Assn.: "CU News" D 14
Aibert, Cari: "Capital Events" Ja 19
Aiberta CU Federation: see Credit Union Federation of Alberta
Albuquerque Mobile Unit Postal Clerks FCU:
"Merger Benefits Members" Mr 30
Allen, E. L.: "How Checkless, How Cashless
Will We Really Get?" F 6
Allen, William: "CU Camera" D 33
Ailen-Bradley Employees CU: "Success Without Subsidy" S 22
Allessio, Donninc: "CU Camera" D 33
Ailen-Bradley Employees CU: "Success Without Subsidy" S 22
Allessio, Ponninc: "CU Camera" O 28; "CU
News" Jy 12
Alliance for Progress: "CUs Teach 'Agrinomics' in Costa Rica" D 39
AII-State Insurance Ce.; "CU News" D 13
ALP FCU: "Some More Annual Meeting Ideas
That Work" N 39
Alpeter, Galen: "Ohlo Involves Young Working People" D 43
Alpine CU: "Using Young Advisors" D 24:

That Work" N 39
Alpeter, Galen: "Ohio Involves Young Working People" D 43
Alpine CU: "Using Young Advisors" D 24;
"Utah's Consumer Education Program for Youngsters" Ap 44
Alpine Student CU: "Using Young Advisors"

Alpine Stadent CU: "Using Young Advisors" D 24

ALSCORP: "League Service Center: A Boon to Small Credit Unions" Ap 42

American Bankers Association: "CU News" Ag 15, S 13; "How Checkless, How Cashless Will We Really Get?" F 5

American Federation of Community CUs: "CU Camera" N 36; "The Special Importance of Share Insurance" N 14

American National Standards Institute: "CU American National Standards "Totally Automated Money Handling" Mr 33

American Security and Trast Bank: "CU News" N 22

Amigos Unidos FCU: "CU News" O 12

Anderson, Carl: "Real Problems . . . Possible Solutions" Ap 10

Anderson, Eldon: "CU News" O 12

Anderson, Jack: "Houston Hosts CUES Conference" Ag 44
Anderson, Naney: "Seven Days Later" Mr 9
Anderson, Naney: "Seven Days Later" Mr 9
Anderson, Naney: "Seven Days Later" Mr 9
Angevine, David W: "Capital Events" Ag 19
Angevine, Erma: "UCCC for the Consumer or the Creditor?" Mr 26
Animas CU: "Doing Their Own Thing" Ag 8
Anne Arundel County CU: "Credit Union News" Ja 14
Annual Meetings, CU: "Action, Reaction" Ja 30; Je 32; "The Annual Meeting" N 38; "CU Camera" Je 30, Jy 34
Annual Percentage Rate: "Letters" S 38, 40
Annual Reports: see Financial Reports
Annual Reports: see Financial Reports
Annual Reports: see Financial Reports
Annual Meetings "Je 30, Jy 34
Annual Meetings" N 38; "CU Camera" Je 10; "CU News" Mr 13
Annunsio, Frank: "CU News" Ag 16
Appling, Joan: "Houston Hosts CUES Conference" Ag 44
Aragon, Reinaldo: "CUs Teach 'Agri-nomics' in Costa Rica" D 38
Archer, Grace: "CU Camera" Ag 33
Arends, Leelle C.: "Capital Events" F 20
Arizona Central CU: "CU News" Ja 13
Arizona Central CU: "CU News" Ja 13
Arizona Central CU: "CU News" Ja 13
Arizona Central CU: "CU News" Je 17
Arando, Ed: "Share Insurance on the State Level" Ja 28
Arons, Mac: "Taxi!" Jy 5
Art Show: "Some More Good Ideas!" Jy 40
Art Show: "Some More Good Ideas!" Jy 40
Art Show: "Some More Good Ideas!" Jy 40

Arnold, Ed: "Share Insurance on the State Level" Ja 26
Arons, Mac: "Taxi!" Jy 5
Art Show: "Some More Good Ideas!" Jy 40
Ashiand Armeo Employees CU: "Cover" Je 3;
"Did You Say 8.71% Dividend?" Je 24;
"Letters" Ag 38, S 37

Asian Confederation of Cub: Annual News' Je 10
News' Je 10
News' Je 10
News' Je 10
Asiatics: "World Trends Challenge Credit
Unions" F 15
Assets, CU: "Capital Events" Ag 20; "CU
-News' Je 17, S 13, D 13
Assets, CU-Canada: "CU News" D 13
Association Cus: "The Main Effort: Expand
Existing Groups" Ap 44
Association of State Cu Supervisors: "Cu
News" D 13
Astronaut: "Capital Events" Jy 20
Atlantic Co-operative Council: "Cu News"

Atlantic Co-operative Council: Mr. 14
Audjovisual Presentations: "Nobody Leaves
Without an Idea" Je 43
Auditing: "Action, Reaction" Je 33, O 30;
"CU News" D 14; One Reason Why Credit
Unions Fail" Ja 34
Austin, H. Vance: "CU News" Ja 14:
"Wegner Named CUNA Managing Director"
S 4

S 4
Australian Federation of CU Leagues, Ltd.:
Ja 4; "CU Camera" Jy 34
Automobile Dealers: "CU News" N 22
Automobile Leasing: "Credit Union Supermarket" Ag 6
Automobile Licenses: "Some More Good

market" Ag 6
Automobile Licenses: "Some More Good Ideas:" My 43
Automobile Loans: "Action, Reaction" Ja 30, My 34; "Capital Events" D 20; "CU News" F 18; "Cetters" O 38; "Trends" Ja 35, F 36; Mr 35, Ap 32, My 35, Jy 37, S 35
Automobile Purchases: "Credit Union Supermarket" Ag 5
Autotruck FCU: "A Filcker of Light at the Erd of a Long Tunnel" O 31
Auxillary League Service Corp.: "League Service Center: A Boon to Small Credit Unions" Ap 42

Bagnal, Frank B.: "Some More Good Ideas!"
My 43

My 43
Bagot, Waiter: "Nobody Leaves Without an Idea" Je 41.
Balley, A. A.: "CU Camera" Je 31, Jy 35, O 29; "CU News" Mr 14

Bailey, Michael: "Using Young Advisors"
D 25

D 25
Bait Money: "I'd Like to Know" Je 2
Balloting: "Action, Reaction" Ja 30
Bank, CU: see Credit Union Bank
Bank, Ummanned: "CU News" F 18
Bank, World: see Credit Union Bank
Bank Cordit Cards: "CU News" M:
"Trends" Ja 36, My 36; see also
Cards."

Bank Failures: "CU News" Ap 17
Bank Holding Companies: "CU News" F 18
Bank Loans—Character Loans: "CU News"

Bank Loans—Character Loans: "CU News" S 13
Bank of Montreal: "CU News" O 12
Bank of Neva Scotia: "CU News" Ag 16
Bank of Rantoul, Illinois: "CU News" N 22
Bank of the Southwest: "Action, Reaction"

Banks: "CU News" N 22; "Trends" Ja 35 Banks—Advertising: "CU News" Mr 14 Banks—Canada: "CU News" Ag 16 Banks—Growth: "5 Ways Banks Go for Growth" F 41: "5 Ways Banks Go for Growth" F 41: "Action, Reaction" O 30

Banks—Services: "5 Ways Banks Go for Growth" F 43

Growth" F 43
Banks-Youth Programs: "Creativity, and Idealism—Our Appeal to Youth" Ja 7
Banks, Clu: see Credit Union Bank
Banks, Minority-Group: "CU News" D 14
Banks and Credit Unions: "Advice From a
Banker" Jy 24; "CU News" S 13
Baranowski, Ed: "CU Camera" O 28
Baranowski, Ed: "CU Camera" O 28
Baranowski, Suzanne: "Letters" Ag 38
Barber, Helen: "Marketing a Million Dollars"
N 26
Barber, Guild CU: "The Main Effort: Expand

N 26
Barbers Guild CU: "The Main Effort; Expand
Existing Groups" Ap 44
Barnes, Carl C.: "Teamwork Makes This
Credit Union Go" D 44
Barney, Jacqueline: "Leducation Loans" Ja 17
Barry, James M.: "Letters" N 42; "Some
Early Reactions to Sanre Insurance" My 7
Bartholomeaus, Betty: "CU Camera" Ap 41
Bascom, Lloyd: "CU Camera" Je 31
Bates, Bichard: "Houston Hosts CUES Confesses, Ag 43

House, Riemara: "Houseon Hosts COES Conference," Ag 43

Battelle FCU: "Too Young? No Way!" D 16

Baumgartner, Wendlin: "Big Families, Big

Problems" O 8

Problems" O 8

Bauschke, Ray P.: "Books" N 42; "Negotiable Orders: A Must for U.S. Credit Unions" Ap 22

Bearden, Helen: "Letters" My 40

Beaulier, M. Paul: "Credit Union News" Ja 14

Beauty Contests: see Contests, Beauty

Becklin, Jay R.: "CU News" D 14

Behrmann, Grant: "Action, Reaction" Ag 22

Bell, Harry John: "Letters" Jy 32

Bell, J. K.: "On the Move in Nova Scotia"

My 29

Bellevue Terminal CH. "Contests"

Bell, J. K.: "On the Move in Nova Scotia" My 29
Bellevue Terminal CU: "Fantastic' Potential in Christmas Savings" Jy 14
Belmonte, Simon: "CU News" F 18
Bel-Tel FCU: "CU News" My 12
Ben Milam Elementary School: "Money, Math and Credit Unions" Ja 10
Benade, Leo E.; "CU Camera" Ap 40
Bennett, Wallace F.: "Capital Events" N 20
Benysek, Ed: "Minnesota Redesigns Statewide Movement" O 24
Berab, Bon: "Books" Jy 31
Bergengren, Roy F.: "A 'Credit Union Classic' "Jy 39; "On the Move in Nova Scotia" My 29; "Wegner Named CUNA Managing Director" S 4
Bergengren CU Chapter, Michigan: "Action, Reaction" Mr Chapter, Michigan: "Action, Reaction" Mr Chapter, Michigan: "CU News" Ap 18

News' Ap 18

Best, Joe: "CU News" Ap 18 Bianchini, Robert: "CU Camera" S 31; "CU News" Mr 14; "Update" S 17 Bianco, Lucile: "Determined to Grow" Ap 25 Blanco, Lucile: "Determined to Grow" Ap 25 Bickel, John: "CU News" Ag 15 Bigler, William L.: "Cover" Ap; "Determined

to Grow" Ap 25

Bill-Paying Service: "How Checkless, How Cashless Will We Really Get?" F 4; "Trends" N 34; see also Utility Bill Pay-

ments
Bilofsky, Joseph: "Taxi!" Jy 5
Bird, Dwight: "Always in Touch" My 1
Birth Certificates: "Some More Good Ideas!

Ap 7
Bissonnette, Roger: "CU News" D 14
Bissonnette, Roger: "Action, Reaction" O 30
Biack, Gloria: "Action, Reaction" O 30
Biack Hills FCU: "Big Families, Big Problems" O 10; "Making Mobile Home Loans"

O 16
Blackburn, Bruce: "Utah's Consumer Education Program for Youngsters" Ap 43
Blacks: see Negroes
Blaschke, Richard L.: "CU News" Jy 12
Blaskey, Samuel: "Everybody Wants In"

Mr 23
Bleazard, Donald "Letters" Ag 39; "The Main Effort: Expand Existing Groups" Ap 44
Blind People's CU: "In Guatemala the Blind See' the Value of Credit Unions" O 40
Board of Directors: "Books" F 48; "I'd Like to Know" Ag 18; "Some More Good Ideas!" Ap 4; see also Directors, CU
Blischke, James: "CU News" Ap 18; "How Checkless, How Cashless Will We Really Get?" F 9
Board of Governors of the Frances

Board of Governors of the Federal Reserve System: "Capital Events" Jy 20; "CU News" F 18; "Letters" S 40 Bobo, Quentin: "A Look at the First Deferred CU to Get Share Insurance" N 13

"CU News" My 12
"Enc.: "CU News" Boegel, Raiph: "CU News" M Boise Cascade Computing, Inc.: D 13
D 13
FCU: "Making Mobile Home

D 13
Bolse Teachers FCU:
Loans" O 16
Bolling FCU: "Letters" S 40; "You Reany
Have to Give Teenagers Credit" D 22
Bonderefsky, Louis: "CU Camera" S 30;
"A 'Credit Unio Classic" " Jy 30; "CU
News" Ap 18
Bonding: "CU News" Ja 13, F 17, Mr 13,

17 My 12, Je 18, D 14; "Td Like to
Ty 45, S 29; "Investing?" News" Ap 18
Bonding: "CU News" Ja 13, F 17, Mr 13,
Ap 17, My 12, Je 18, D 14; "Td Like to
Know" Ap 34, Jy 45, S 29; "Investing?"
Je 44, "Trends" Ap 31
Bonds, Canadian Government: "Cu News"

Bonds, Je 18 Bonds, Ag 35 U.S. Government: "Trends" Je 38,

Bones, J. W. (Bill): "The Annual Meeting"

Book Reviews: "Books" F 48, Mr 44, Jy 31,

N 42 Bookkeeping: "Pinpointing Errors in Month-End Tapes" Ap 14 Books, CU: "CU Camera" D 32; "A 'Credit Union Classic! "Jy 30; "I'd Like to Know"

S 29

Bower, Don: "CU Camera" My 31

Bower, Don: "CU News" Ja 14

Bowne, Roberta: "A Look at the First
Deferred CU to Get Share Insurance" N 12

Boyd, James: "The Special Importance of
Share Insurance" N 14

Bradley, William E.: "CU Camera" Mr 25

Bradley, William E.: "CU Camera" Mr 25

Bradley, William E.: "CU Camera" Mr 25

Brainard CU: "Minnesota Redesigns Statewide
Movement" O 24

Bradlf Airways FU!: "CU Camera" Ju 24

Movement" O 24
Braniff Airways FCU: "CU Camera" Jy 34:
"Some More Annual Meeting Ideas That
Work" N 40
Brantford Community CU: "CU News" Je 18
Brantford General Hospital CU: "CU News"
Je 18.

Break-Even Analysis: "Trends" Mr 35, Ap 32, Ag 36

32, Ag 36
Brenes, Graciane: "Cover" D; "CUs Teach 'Agri-nomics' in Costa Rica" D 38
Brennan, William T.; "CU Camera" My 31
Brewer, Ellsworth: "Some Challenges, and What We Can Do About Them" Ag 28; "The Special Importance of Share Insurance" N 13

Bristoll, William: "Some More Good Ideas!" Ap 7

British Columbia Central CU; "CU News"
My 12, Je 18; "Everybody Wants In" Mr 23

British Columbia CU Act; "CU News" Je 18

Brixner, Urich: "CU Camera' Ja 25

Brodel Industrial Trucks, Inc.; "It's Easy and

Productive to Extend Service to Small

Groups" F 32

Brodered Benosits: "CU News" My 11 Jy 12

Groups' F 32
Brokered Deposits: "CU News' My 11, Jy 12
Bromberger, Norman: "CU News' My 12
Brooks, Dorothy: "Money, Math and Credit
Unions' Ja 10
Brooksher, Enriqueta: "CU Camera' Ap 41
Broome County Teachers FCU: "CU Camera'
Brown, Alice: "Marketing a Million Dollars'
N 27

N 27
Brown, George H.: "You Really Have to Give Teenagers Credit" D 23
Brown, Harold F.: "CU Camera" Je 31
Brown, John Y.: "CU Camera" F 39
Brown, Paul: "CU News" F 18
Brown, Philip: "You Really Have to Give Teenagers Credit" D 22

Browne, Harry: "Books" F 48
Broxterman, Wifred F: "CU News" Mr 14,
Ag 15; "Letters" S 37

Bruce Carton Company Employees CU: "Letters" S 37, 38

Buben, George: "CU News" S 14

Buckley, James L.: "Capital Events" Ja 19

Bucksbaum, Jack: "CU Camera" S 30

Budget Counseling: see Financial Counseling

Budget Service: "5 Ways Banks Go for

Growth" F 43: "How Checkless, How

Cashless Will We Really Get?" F 5

Budgets, CU: "Letters" Ja 38

Budgets, Personal: "Some More Good Ideas!"

My 44

Budgets, Personal: "Some More Good Ideas!" My 44
Budgeting Assistance: see Financial Counseling Buffalo Municipal Employees FCU: "Some Early Reactions to Share Insurance" My 6
Bulldings, CU: "CU Camera" Ja 24; F 38, My 30, Ag 32, S 30, N 37; "Moving Out... And Up" Ap 28; "Profile of a Secure Credit Union" Ag 24; "The Spirit of Growth" Ja 32
Bulldings, League: "CU Camera" Ag 33, S 31
Bulletin Boards: "Action, Reaction" Ja 30
Bumpus, Delbert: "CU Camera" F 39
Bunting, Donald C: "Some More Good Ideas" Jy 43
Burglary: "Dusty Keeps an Eye on Things" O 44; "Some DOs and DON'Ts for Your CU's Protection" Ja 420 at the First Deferred CU to Get Share Insurance" N 12
Bush Advertising: "CU News" Je 18
Bush, Robert C: "Flexible Loan Rates vs. Interest Refund" D 28
Bush, Roble Office: "Always in Touch" My 14; "Cover" My; see also Mobile Offices Butter, Elizabets: "Let 'Em Run Their Own' D 11
Butter, Nathaniel E.: "UCCC for the Con-

D 11
Butler, Nathaniel E.: "UCCC for the Consumer or the Creditor?" Mr 26
Butler, Susan: "Always in Touch" My 16
Butlet Grange FCU: "Letters" D 44
Buxbaum, Samuel R.: "CU Camera" S 30
Buyer's Service: "Credit Union Supermarket"

Ag 5 Byrd, Harry F., Jr.: "Capital Events" Ja 19

CAB FCU: "Action, Reaction" F 43; "Profile of a Secure Credit Union" Ag 24 Cabrini Parish FCU: "CU Camera" Ap 41, Je 30

Calderon, Luis Portillo: "In Guatemala the Blind 'See' the Value of Credit Unions" 0 30

Calendar: "CU Camera" S 30 California Business Education Assoc.: "CU News" N 21

News' N 21 League: "CU Camera" Je 31:
"CU News" F 18, Mr 14, N 21, D 14;
"Determined to Grow" Ap 24; "Instant Recognition" Je 4; "Worth Repeating"

Hifornia State Employees CU No. 1 Wegner Named CUNA Managing Director California

S 4
Calimee, Mrs. Edith: "Some Early Reactions to Share Insurance" My 5
Call, Monte: "Using Young Advisors" D 25
Campa, William B.: "CU News" Ag 15
Campaign for Human Development: "CU News" Mr 13
Campbell, Frank: "Houston Hosts CUES Conference" Ag 43
Canada, International Development

Canada. International Development Agency:
"CU News" Ja 14
Canadian Conference for CU Executives:
"CU News" N 22

Canadian Co-operative Credit Society: "CU News" N 22

Canadian Imperial Bank of Commerce: "CU News" Ag 16 Cann, William F.: "Profile of a Secure Credit

Union" Ag 26
Capacelo, Vito C., Jr.: "Share Insurance on the State Level" Ja 26
Capital CU: "CU Camera" N 37
Cappelli, Joseph A.: "Letters" Ag 40
CAPS, Inc.: "Credit Union Supermarket"

Ag 5 ar Licenses: see Automobile Licenses arbide Employees' FCU: "The Meeting" N 38

Meeting' N 38
Carmean, Don: "Determined to Grow" Ap 24
Carnes, Jean: "Education Loans" Ja 17
Carpenter, D. J.: "You Really Have to Give
Teenagers Credit" D 22
Carpenter, Haroid B.; "CU Camera" O 28
Cartwight, Herb L.; "Some More Good

Cariwright, Herb L.: "Some More Good Ideas!" Ap 5
Cash Card: "CU News" My 12
Cash Discount: "CU News" Ap 18
Cash-Flow Analysis: "Trends" Je 38
Cash Registers: see Electronic Cash Registers
Cash Vouchers: "Instant Cash at Point of Purchase" N 29
Cashman, Arthur: "CU News" Mr 14
Cashman, George: "It's Easy and Productive to Extend Service to Small Groups" F 30
Cavanaugh, William: "Letters" My 40; "Pinpointing Errors in Month-End Tapes" Ap 14
Cedar Valley (lowa) Chapter: "A Roundup of Time-Tested Ideas" D 8
Celaire, Murray: "CU Camera" Je 31

Celler, Emanuel: "Capital Events" Ja 19, F 20

F 20 Cendel CU Federation: "CU News" Ap 18 Central Bank: see National CU Bank Central CUs: "Capital Events" N 19; "C News" N 22

News" N 22
Census Bureau: see U.S. Census Bureau
Census Bureau FCU: "Letters" S 40
Center for Study of Responsive Law and
Public Interest Research Group: "Capital
Events" Jy 20
Central Pank: see National Group:

Events" Jy 20
Central Bank: see National Credit Union Bank
Central CU of Michigan: "CU News" Ap 18
Central CUs: "CU News" Mr 13, Ap 18,
Je 18, Ag 15, S 13, 14
Central National Bank: see National CU

Bank
Certificates of Deposit: "CU News" S 13;
"Some More Good Ideas!" Ap 7
Chait, Lawrence: "How Checkless, How
Cashless Will We Really Get?" F 5
Chamber of Commerce, North Dakota;
"Everybody Wants In" Mr 22
Chandler, Jean: "Credit Union Supermarket"

Ag 6 Change FCU: "CU News" N 22
Changes, CU: "World Trends Challenge Credit
Unions" F 16; "Worth Repeating" O 39
Changing Times: "CU News" N 22
Chapman, Barney B.: "They Disagree With
'Hard-Nosed Look at Counseling" O 14
Chapman, John M.: "Books" Mr 44
Chapter Activities: "Action, Reaction" Ag 22
Chapter Meetings: "Real Problems ... Possible
Solutions" Ap 10

Chapter Activities:
Chapter Meetings: "Real Problems
Chapter Meetings: "Real Problems
Solutions" Ap 10
Charbonneuu, G. A.: "CU News" O 12
Charbonneuu, G. A.

O 20 Charters, CU: "CU News" S 13 Cheboygan Community FCU: ""Pantastic Po-tential in Christmas Savings" Jy 14 Check Clearing—Canada: "CU News" Ag 16,

O 12
Check Credit: "How Checkless, How Cashless
Will We Really Get?" F 7; "Surechex"
Mr 6; "Trends" My 35
Checkling Accounts: "Action, Reaction" My 34; "Capital Events" Ja 29; "Negotiable
Orders: A Must for U.S. Credit Unions"
Ap 22; "Some Challenges and What We
Can Do About Them" Ag 30; "Update"
S 16

Call Do About Inem Ag 30; "Opdate S 16
Checking Accounts, Bank: "Trends" Ap 32
Checkins Society: "How C.iec.tless, How Cashless Will We Really Get?" F 4; "Some Challenges, and What We Can Do About Them" Ag 28
Checks: "How Checkless, How Cashless Will We Really Get?" F 4
Checks—Cannda: "CU News" S 14; "Update" S 16
Checks—Cashing: "Action, Reaction" Je 32
Checks, Fraudulent: "CU News" Ag 16
Chelsea CU: "It's Easy—and Productive to Extend Service to Small Groups" F 30
Chicago Auto Employees CU: "Letters" F 47
Chidester, Dale: "Some More Good Ideas!" My 42

Chidester, Dale: "Some More Good Ideas!" My 42
Children's Savings Program: "Grade Schoolers Help Promote a Parish Credit Union" Ja 8: "Money, Math and Credit Unions" Ja 10
Chilton, Colin: "Some Larly Reactions to Share Insurance" My 5
Chima—Tours: "CU News" S 14
Chino FCU: "CU Camera" Ap 40
Caong, Andrew J. S.: "CU News" F 17
Christmas Clubs: "Did You Say 8.71%
Dividend?" Je 26; ""Fantastic" Potential in Christmas Savings" Jy 14; "Letters" S 38, 40; "Some More Good Ideas!" My 42
Christmas Program: "Action, Reaction" F 43
Church CUs: "CU News" Mr 13; "Grade Schoolers Help Promote a Parish Credit Union" Ja 8; "Three in One" Mr 16
Churchlil, Sue: "CU Camera" Ag 33
Ciccocloppo, Michael V.: "CU Camera" Ja 25
Cincinnait Central CU: "CU News" Je 18, S 14

City CU of Tacoma: "Action, Reaction"
Ag 22
Civil Service Co-operative Co-dity

Ag 22 Civil Service Co-operative Credit Society, Ltd.: "CU News" Ap 18 Clapp, Jacqueline: "Letters" O 38 Clark, Frank C.: "Marketing a Million Dollars" N 25 Dollars" N 25 Clark, Lawrence E., Jr.: "CU News" O 12; "Marketing a Million Dollars" N 25 Class Action Suits: "CU News" Jy 12 Classen, Richards & Associates: "Letters"

Je 34 Clearwater CU: "Marketing a Million Dollars"

N 27
Clemens, Leslie: "CU News" Ap 18
Cleveland, Alan: "CU News" Ja 14
Cloquet Co-op CU: "Minnesota Redesigns
Statewide Movement" O 24
Clyde Whiripool Employees FCU: "CU

Clyde Whirlpool Camera' Ag 33

CN (London) CU: "CU News" Je 18 Coady, Moses M.: "Books" Jy 31; "CU News" "On the Move in Nova Scotia" Mv 28 Coin Day: "Instant Recognition" Je 7

XUM

Cole, Lois: "Ohio Involves Young Working People" D 42

Collection of Accounts: "Capital Events" O 20; "CU News" Je 18; "Real Problems
. Possible Solutions" Ap 12; see also Delinquency

College Education Plan: "Prepare for the High Cost of Education" Je 28 College Heights (Guelph) Community CU Ltd.: "CU News" F 17 Collins, John: "Hong Kong Looks for Solid Growth" F 29

Growth" F 22

Growth's F 22 Ions Rong Boss for Sorting Formats and Columba Employees CU: "'Fantastic' Potential in Christmas Savings" Jy 14
Colombia National Union of CUs: "The Need for International Interlending" Je 15
Colorado CU League: "Action, Reaction" F 43, Mr 4; "CU News" F 18; "Everybody Wants In" Mr 23; "Letters" Ag 39
Columbia National Bank: "CU News" Jy 11
Colvin, Al: "The Spirit of Growth" Ja 32
Co-makers: "Worth Repeating" D 45
Comer, Jack: "A Look at the First Deferred CU to Get Share Insurance" N 11
Commercial Paper Program: see LCU Services
Corp. Interlending Program

Communications: "Nobody Leaves Without an Communications." Ap 11 Common Bond: "Cu News" Ja 14, Mr 14, S 13 Communications: "Nobody Leaves Without an

Communications: "Nobody Leaves Without an Idea" Je 40

Community Action: "Capital Events" S 20; "5 Ways Banks Go for Growth" F 42; "A Nice Combination—Security With Attractiveness" Ja 42

Community Cts: "Cover" D; "CU News" Ja 14, F 17, Mr 13; "It's Easy and Productive to Extend Service to Small Groups" F 30; "Minnesota Redesig. s Statewide Movement" O 24; "The Special Importance of Share Insurance" N 13; see also Low-Income Cus"

Community Service: "Everybody Wants Inf Mr 23; "World Trends Challenge Credit Unions" F 15

Community Service Society of New York:

Unions" F 15
Community Service Society of New York:
"CU News" S 13
Company CUs: "Determined to Grow: Ap 24;
"Doing Their Own Thing" Ag 8; "It's Easy
and Productive to Extend Service to Small
Groups" F 30; "Success Without Subsidy"
S 22; see also Association CUs
Competition, CU: see Credit Unions—

Competition, CU: see Credit Unions—competition
Competition
Competition
Complaints: "Complaints" Ag 12
Compton, Charles: "CU Camera" 16 31
Comptonler of the Currency: "Capital Events" Jy 20
Computer Service Centers: "A Flicker of Light at the End of a Long Tunnel" O 33
Computers: "Cover" F; "CU News" Jy 11;
"Some Challenges, and What We Can Do About Them" Ag 29: "Super Connie" Je 12; Computers: see also Data Processing
Conference of CU Executives: "CU News"
Ag 16
Conferences: "Action, Reaction" Ja 30; see also CUES International Conference; International Conference on Cooperative Thrift and Credit

and Credit Congress of Central CUs: "CU News" Ag 15, N 22

N 22
Conn, Hubert: "CU Camera" Je 31
Connecticut Central FCU: "CU Camera" Ja 24
Connecticut CU Lengue: "CU News" Mr 14,
My 11, 12, Ag 15, S 14
Consumer Advisory Council: see President's
Consumer Advisory Council Events" Ag 20
Consumer Affairs Representative: "CU News"
F 18

Consumer Complaint Stations: "Economic Signposts" S 34

Signosts' S 34
Consumer Counseling: see Financial Counseling
Consumer Credit: "Action, Reaction" Je 32;
"Capital Events' Ja 20; "CU Camera" Jy
35; "CU News" D 14; "How Good Are
You?" F 44; "UCCC for the Consumer or
the Creditor?" Mr 23; see also Lifetime Credit

the Creditor?" Mr 23; see also Li:etime Credit
Consumer Credit Protection Act: "APR—
Sneaking Around the Truth-in-Lending Law" Jy 28; "Capital Events" Je 20; see also Truth in Lending
Consumer Education: "Action, Reaction" S 45; "CU News" S 14; "Jenc.d and Butter Education" Jy 16; "Cover" Mr; "CU Camera" Jy 35, "CU News" Mr 14, S 13, N 22; "Everybody Wants In" Mr 21; "I'd Like to Know" Ap 34; "Letters" F 47; "A Roundup of Time-Tested Ideas" D 7; "Some Challenges and What We Can Do About Them" Ag 28; "Utah's Consumer Education Program for Youngsters" Ap 43; see also Financial Counseling
Consumer Federation of America: "UCCC for the Consumer Federation of America: "UCCC Consumer Finance Companies
Consumer Finance Companies: see Finance Companies

Consumer Companie

Consumer Information: "I'd Like to Know" My 32 My 32 onsumer Legislation: "Capital Events" Ap 20 onsumer Library: "Credit Union Super-market" Ag 5; "I'd Like to Know" Ap 34

Consumer Product Information Index: "CU News" N 22
Consumer Protection: "Capital Events" Jy 20, D 20; "CU News" F 18, D 13; see also Consumer Credit Protection Act Consumers: "Action, Reaction" Ja 30
Contests, Beauty: "CU Camera" Ag 32, N 36; "The Speal Importance of Share Insurance" N 15
Contests, CU: "Action, Reaction" Mr 4, Ag 22; "Cover" Ja; "CU Camera" D 33; "Grade Schoolers Help Promote a Parlata Credit Union" 1 Ag 22: "Cover" Ja; "CU Camera" D 33; "Grade Schoolers Help Promote a Parish Credit Union" Ja 8; "Instant Recognition" Je 7; "A Roundup of Time-Tested Ideas" D 8; see also International CU Week Slogan

Contest
Conventions: "Action, Reaction" Ja 30
Cook, Jim: "CU Camera" Je 31
Cooper, Donald K.: "Cover" Mr; "CU News"
D 14; "Everybody Wants In' Mr 21
Cooper, Oscar I.: "Letters" Ja 37
Cooperation: "World Trends Challenge Credit
Unions" F 14
Co-operative College of Canada: "CU News"
F 18

F 18 Co-operative Credit Society of Manitoba: "CU News" Je 18, Ag 16, S 14, N 22, D 14 Co-operative Credit Society of Saskatchewan: see Saskatchewan Co-operative Credit see :

Cooperative Development Projects: "CU News" Cooperative Housing: see Housing, Cooper-

ative

Co-operative Insurance Services: "On the Mo.e in Nova Scotia" My 29

Cooperative Month: "Capital Events" Jy 20

Cooperative Teachers CU: "CU News" Ap 18:
"Secret Keys to Success" F 25; "Some Early Reactions to Share Insurance" My 5

Cooperatives—Costa Rica: "CUs Teach 'Agrinomics' in Costa Rica' D 39

Cooperatives—Developing Countries: "Capital Events" Ag 19

Events" Ag 19
Cordele FCU: "A Look at the First Deferred CU to Get Share Insurance" N 11
Corpus Christi Area Teachers CU: "Letters" O 38

Correspondence Courses: "I'd Like to Know

Jy 45
Corser, James: "CU News" D 14
Co-signers: see Co-makers
Cost Accounting: see Loans—Costs
Cost of Living Council: "Capital Events"

O 20

Costa Gomez, B. Joyce da: "Can a Woman Make it in the Credit Union World?" S 44 Costello, Robert: "Let 'Em Run Their Own!" D 11

D 11
Cotton, Gordon M.: "CU Camera" Ag 32
Council for Latin America and the Caribbean:
"CU News" Jy 12
Counseling: see Financial Counseling
Counsty Belle Employees FCU: "A Roundup
of Time-Tested Ideas" D 8
Covenant CU: "Action, Reaction" Ap 38
Covenant CU: "Action, Reaction" Ap 38
Covensity, Milton: "World Trends Challenge
Credit Unions" F 14
Cowan, Charlotte: "To Solve the Rough Ones,
You Have to Be Friendly, Understanding
and Tough" Mr 40
Craile, Gene M.: "Some More Good Ideas!"
Ap 5

Ap 5 Craig, Jerry L.: "Letters" N 41 Credit: "Credit Demands Portend Tight Money Again" My 22; see also Consumer Credit

Money Again My 22; see also Consumer Credit Abusers: "Action, Reaction" O 30 Credit Bureaus: "Capital Events" Je 19; "CU News" My 12; "Credit Unions and the Fair Credit Reporting Act" My 8 Credit Gards: "Capital Events" D 20; "CU News" Ap 18, D 14; "Credit Union Super-market" Ag 6; "How Checkleas, How Cash-less Will We Really Get?" F 5; "Totally Automated Money Handling" Mr 32; "Trends" 33; see also Bank Credit Credit Cards, CU: "CU News" S 13 Credit Committee: "Complaints" Ag 13;

Credit Committee: "Complaints" Ag 13: "Some More Good Ideas!" Jy 41
Credit Profile: "Some More Good Ideas!"

Ap 4 Credit Reporting: "Credit Unions and the Fair Credit Reporting Act" My 8
redit Scoring: "Some More Good Ideas!" Credit

Ap 4
Credit Union Bank: "The Need for International Interlending" Je 15; "Secret Keys to Success" F 25; "Some Challenges and What We Can Do About Them" Ag 30; see also National CU Bank Credit Union Bank—Kansas: "CU News" O 11 Credit Union Day: see International CU Day

Credit Union Designation Program: "I'd Like to Know" Jy 45

Credit Union Executive: "CU News" My 12 Credit Union Executives Society: "CU News" Mr 13, D 14; "Houston Hosts CUES Conference" Ag 42; "I'd Like to Know" Mr 12, Ag 18; see also CUES Managers Society Credit Union Federation of Alberta: "CU News" Ja 14, Jy 12, Ag 16, S 14 Credit Union Future: "Quality or Quantity?" N 9

N 9
Credit Union Guide: "CU News" My 12
Credit Union League of Great Britain: "CU Camera" Je 31; "CU News" Je 17
Credit Union League of Manitoba: "CU News" Je 18, S 14, N 22, D 14
Credit Union League of Saskatchewan: "Letters" My 40
Credit Union Magazine: "CU News" My 12, D 13

Credit Union Magazine Index: "I'd Like to Know" Ja 22 nion Members: "Why Don't They My 37 Credit Union Join?" My

Join?" My 37

Credit Union Movement—Structure: "More Quarterly Meeting News" S 5

Credit Union National Assoc.: Ja 4; "Annual Meeting News" Je 9; "CU News" Mr 14, O 12, N 21; "Houston Hosts CUES Conference" Ag 43; "The Need for International Interlending" Je 15; "A Roundup of Time-Tested Ideas" D 6; see also CUNA; World Council of Clis Council of CUs

Council of CUs
Credit Union National Extension Bureau: "A
'Credit Union Classic' " Jy 31
Credit Union Pace Corps: "CU News" My 11
Credit Union Services, Inc.: "Credit Union
Supermarket" Ag 4
Credit Union Week: see International CU
Week!

Week

Week
Week
Credit Union Yearbook: "CU News" O 11
Credit Unions—Australia: "CU Camera" Jy 34
Credit Unions—Canada: "CU News" Je 15,
S 14, N 22
Credit Unions—Competition: "Action, Reaction" Ag 22; "Some Caallenges and What
We Can Do About Them" Ag 28
Credit Unions—Costa Rica: "Cover" D; "CUs
Teach 'Agri-nomics' in Costa Rica:" D 38
Credit Unions—Developing Countries: The
Need for International Interlending" Je 15
Credit Unions—Exployees: see Employees, CU
Credit Unions—Exployees: See Employees, CU
Credit Unions—Exployees: CU
Credit

redit Unions—Examinations: "CU News"
D 14

D 14 Unions—Expenses: "Some More Good Ideas!" Jy 42; "Trends" F 35 redit Unions—Failures: "One Reason Why Credit Unions Fail" Ja 34; "Worth Repeat-Credit

Credit Unions Faii" Ja 34; "Worth Repeating" Je 34
Credit Unions—Fiji: "Hong Kong Looks for Solid Growth" F 24
Credit Unions—Great Britain: "CU News" Je 17
Credit Unions—Growth: "Action, Reaction" S 45; "The Spirit of Growth" Ja 32
Credit Unions—Guntemals: "In Guatemala the Blind 'See' the Value of Credit Unions" O 40

O 40
Credit Unions — History: "A 'Credit Union Classic' " Jy 30; "CU News" F 17, My 12, Je 18; "World Trends Challenge Credit Unions" F 14
Credit Unions — Hong Kong: "Hong Kong Looks for Solid Growth" F 22
Credit Unions—Image: "I'd Like to Know"

Ap 34 Credit Unions-Internal Security: see Security,

CU
Credit Unions—Investments: "Advice From
a Banker" Jy 26; "CU News" Ja 14, Ap
17, S 13; "Investing?" Je 44; "Letters"
Ag 40; "The Need for International
Interlending" Je 16; "Trends" Mr 36, Ap
32, Jy 37, Ag 35
Credit Unions—Liberia; "CU News" Ag 16,

S 14
Credit Unions—Liquidity: "Trends" Ap 31,
Je 37, S 36, O 35, N 33, D 35
Credit Unions—Management: "Management
1971" Ap 36
Credit Unions—Massachusetts: "CU News"

Ag 16
Credit Unions—Member Relations: "Action,
Reaction" Ag 22; "Annual Meeting News" Je 10

Je 10
Credit Unions—Membership: "Trends" Ja 35;
"What Is 'Potential'?" Ja 23
Credit Unions—Mergers: "CU Camera" S 31;
"Merger Benefits Members" Mr 30; "Minnesota Redesigns Statewide Movement" O 24
Credit Unions — Mexico: "CU News" Mr 13,
My 11, Je 18
Fredit Linions — Minnesota: "Minnesota Redesigns Statewide Movement" O 24
Credit Unions — Minnesota: "Winnesota" Redesigns Statewide Movement Redesigns Statewide Movement Redesigns Statewide Redesigns Rede

Credit Unions — Mexico: "CU News"
My 11, Je 18
Credit Unions — Minnesota: "Minnesota Redesigns Statewide Movement" O 24
Credit Unions — Nova Scotia: "CU News"
Jy 12; "On the Move in Nova Scotia" My 28
Credit Unions — Office Space: "Capital
Events" Ag 19; "CU News" My 12
Credit Unions—Ohio: "CU News" D 14; "Ohio
Involves Young Working People" D 40
Credit Unions—Ontario: "CU News" Je 18,
Jy 12

Jy 12
Credit Unions—Overseas: see Overseas CUs
Credit Unions—Part-Time Operations: "Doing
Their Own Thing" Ag 8
Credit Unions—Potential: "What Is 'Potential'?" Ja 23
Credit Unions—Prince Edward Island: "Credit
Union News" Ja 14
Credit Unions—Safety: "CU News" D 13

Credit Unions—Saskatchewan: "Why Don't They Join?" My 37
Credit Unions—Security; see Security, CU
Credit Unions—Services: "Action, Reaction"
Ag 22: "5 Ways Banks Go for Growth"
F 43: "I'd Like to Know" D 30; "Letters"
D 45: "Some Challenges and What We Can
Do About Them" Ag 29; "Some More Good

Do About Them" Ag 29; "Some More Good Ideas" Ap 4
Credit Unions—Statistics: "CU News" F 17.
O 11; "'I'd Like to Know" S 29; "Trends" F 35. N 34
Credit Unions—Study and Teaching: "CU News" N 21. D 14
Credit Unions—Subsidies: "Another View of Subsidy" N 32; "CU News" Je 17, S 13; "Determined to Grow" Ap 24; "Did You Say 8.71% Dividend?" Je 24; "Letters" Ag 38; "Success Without Subsidies" S 22
Credit Unions—Taxation: "CU News" Ja 13, F 18, Mr 14, Jy 11, Ag 15, S 13, N 22, D 14; "I'd Like to Know" F 28
Credit Unions—Utah: "The Main Effort: Expand Existing Groups" Ap 44
Credit Unions—Vermont: "CU News" D 14
Credit Unions—Washington: "CU News" D 14
Credit Unions—Washington: "CU News" D 14

Mr 14
Credit Unions—World Extension: "CU News"
Je 18; "The Need for International Interlending" Je 16
Crosby, Mr.: "CU News" F 17
Crouca, Tom L.: "Always in Touch" My 14
Crowther Committee: "CU News" Je 17
CU-CHEK: "CU News" D 14; "How Checkless, How Cashless Will We Really Get?"
F 7; "Update" S 16

sess, riow casniess will We Really Get?" F 7; "Update" S 16 CUBAC: "Super Connle" Je 12 CUES Data Exchange: "CU News" Mr 13 CUES International Conference: "CU Camera" Jy 35; "Houston Hosts CUES Conference" Ag 43; "I'd Like to Know" Ja 22, My 32

MY 38 Managers Society: "Annual Meeting News" Je 10; see also Credit Union Executives Society

utives Society
CUES Marketing Conference: "Nobody Leaves
Without an Idea" Je 40
CUES Researca Techniques Conference:
"Trends" Ag 36, S 36, O 36
Guilendale FCU: "CU Camera" My 30; "Some
Early Reactions to Share Insurance" My 6
CUMART CASH: "CU News" S 13
CUMIS Insurance Society: "Annual Meeting
News" Je 10; "CU News" Ap 14, My 12,
Ag 16, S 14, D 14; "Dare to Look Ahead"
My 38

My 38
CUMS: "Prepare for the High Cost of
Lducation" Je 29
CUNA: see also Credit Union National
Association; World Council of CUs
CUNA Annual Meeting: "Annual Meeting

Association; World Council of CUs
CUNA Annual Meeting: "Annual Meeting
News" Je 9; "Dare to Look Ahead" My 38
CUNA District Meetings: "Dare to Look
A.ead" My 38
CUNA Education Dept.: "CU News" Mr 13,
My 12; "Everybody Wants In" Mr 21;
"I'd Like to Know" Ap 34, My 32, Jy 45
CUNA Education/CU Development Dept.;
"CU News" O 12; "I'd Like to Know?"
O 22, N 18

"CU News" O 12; "Td Like to Know?"
O 22, N 18
CUNA Executive Committee: "CU News" Mr
13, D 13, Ap 17
CUNA Financial Counseling School: "I'd Like
to Know?" O 22; "Letters" O 38
CUNA Historical Projects Dept.: "CU News"
F 17, Ag 17; see also World Council of
CUS. Historical Projects Dept.: "CU News"
F 17, Ag 17; see also World Council of
CUS. Historical Projects Dept.
CUNA Insurance Services Dept.: "CU
Camera" Ja 13; "CU News" Mr 13, Ap 18,
D 13; "I'd Like to Know" D 30; "More
Quarterly Meeting News" S 5
CUNA International Foundation: "CU News"
Ja 14, Ap 18, Jy 12, Ag 16, D 14;
"Hong Kong Looks for Solid Growth" F 24;
"I'd Like to Know" Ja 22, Ag 18;
"Letters" F 47
CUNA International Stabilization, Inc.: "CU
News" Mr 13, S 14; "The Need for
International Interlending" Je 16
CUNA Latin America Regional Office:
"Wegner Named CUNA Managing Director"
S 4
Marketing Program: "CU Members

UNA Marketing Program: "CU Members Add Realism to TV Spot" O 34, "CU News" Jy 12

Jy 12
UNA Mutual Insurance Society: "Annual Meeting News" Je 9; "CU Camera" S 30; "CU News" Mr 14, My 11, S 14, O 12, D 14; "Dare to Look Ahead" My 38; "Hong Kong Looks for Solid Growth" F 24; "Instant Cash at Point of Purchase" N 31; "Letters" My 40; "More Quarterly Meeting News" S 5; "On the Move in Nova Scotia" My 29; "A Roundup of Time-Tested Ideas" D 6

D 6 UNA Mutual Youth Advisory Board: "Creativity and Idealism—Our Appeal to Youth" Ja 6; see also Youth Advisory CUNA National Board: "Capital Events" Ag

CUNA Organization/Limited Income Dept.: "CU News" F 18, Jy 12; Spirit of Growth" Ja 32

CUNA Pinnning Committee: "How Checkless, How Cashless Will We Really Get?" F 6 CUNA Program and Services Committee: "Trends" O 36

"Trends" O 36
CUNA Quarterly Meetings: "CU Camera" Mr
25; "I'd Like to Know" Mr 13; "More
Quarterly Meeting News" S 5
CUNA Research and Economics Dept.;
"Capital Events" Ag 20; "I'd Like to
Know" O 22; "Making Mobile Home Loans"

U 16.

"NA Betirement Savings Fund: "Annual Meeting News" Je 10: "CU News" Ap 18, 19 12, D 13; "I'd Like to Know" Mr 12, Je 22, S 29: "More Quarterly Meeting News" S 5; see also CUNA Variable Pension

CUNA Risk Management Dept.: "CU News"
Ag 16; "Profile of a Secure Credit Union"
Ag 24; "Some DOs and DON"1s for Your
Credit Union's Protection" Ja 42; "What
You Should Know About Office Security"

S 24
CUNA School for CU Personnel: "Action,
Reaction" Ap 38; "Can a Woman Make It
in the Credit Union World?" \$ 42; "Cover"
S; "CU News" Jy 12; "I'd Like to Know"
O 22; "Some Challenges, and What We
Can Do About Them" Ag 28; "The Spirit
of Growth" Ja 32

Can Do About Them" Ag 28; "The Spirit of Growth" Ja 32

CUNA Special Committee on Recodification: "Capital Events" F 20

CUNA Stabilization, Inc.: "CU News" Jy 12

CUNA Stabilization, Inc.: "CU News" Jy 12

CUNA Stabilization, Inc.: "CU News" F 18, Mr 13, My 11, 12, S 14, D 13; "Dare to Look Ahead" My 38; "Td Like to Know" Ag 18; "Trends" O 36

CUNA Task Forces: see Task Force

CUNA Variable Pension Plan: "Td Like to Know" Ja 22, N 18, D 30; see also CUNA Retirement Savings Fund

CUNA/ADATA Corp.: D 5; "Annual Meeting News" Je 10; "CU Camera" Je 31; "CU News" F 18, Mr 13, 14, S 13, O 12, D 13; "Dare to Look Ahead" My 38; "How Checkless, How Cashless Will We Realiy Get?" F 6; "I'd Like to Know" Ap 34; "More Quarterly Meeting News" S 5

Catier-Hammer Employees CU: "Letters" Ag 33

Daily Trial Balance: "I'd Like to Know" Jy

Daily Trial Balance: "I'd Like to Know" Jy
45

Dallas Postal Employees CU: "CU Members
Add Realism to TV Spot" O 34

Daniels, L. H.: "CU News" Ap 18

Darlington Dixis Cup FCU: "Fantastic'
Potential in Christmas Savings" Jy 14

Dasadoce Employee FCU: "Letters" Ag 38

Data Processing: "Annual Meeting News"
Je 10: "CU Camera" Je 31: "CU News"
Ap 18, Jy 11, D 13: "Credit Union Supermarket" Ag 4; "A Flicker of Light at the
End of a Long Tunnel" O 35; "I'd Like to
Know" Ja 22, F 28, Ap 34, My 32, Je 22,
Jy 45, Ag 18, O 22, D 30: "Rejected
for Share Insurance" S 11; "Some More
Good Ideas!" My 42; "Super Connie" Je 12;
see also Computers
Data Processing for CUs: "CU News" Ap 18

for Share Insurance" S 11; "Some More Good Ideas!" My 42; "Super Connie" Je 12; see also Computers
Data Processing for CUs: "CU News" Ap 18
Dauck, Donna: "CU Camera" Ap 41
Davies, Joseph: "Grade Schoolers Help
Promote a Parish Credit Union" Ja 9
Davis, Al: "Grade Schoolers Help Promote a
Parish Credit Union" Ja 10
Davis, Brace: "CU Camera" Jy 34
Davis, Kathrya: "A Look at the First
Deferred CU to Get Share Insurance" N 12
Davis, Nathaniel: "In Guatemala the Blind
"See the Value of Credit Unions" O 41
Davis, Monthan AFB FOU: "CU News" D 14:
"Moving Out and Up" Ap 28
Dearborn FOU: "APR—Sneaking Around the
Truth-in-Lending Law" Jy 28
Debt, Personal: "How Good Are You?" F 44
Defense CU Council: "Capital Events" Jy 29, S 20; "CU News" Jy 12, S 11; "Dare to
Look Ahead" My 38
Defense Dept. CUs: see Military CUs
Deferred Payments: "Action, Reaction" Mr 4
Diebert, Jack: "Too Young? No Way!" D 16
Delaney, Mary: "It's Easy and Productive
to Extend Service to Small Groups" F 33
Delaware CU League: "CU News" S 14
Delinquency: "Doing Their Own Thing" Ag 9;
"A Flicker of Light at the End of a Long
Tunnel" O 31: "Real Problems... Possible
Solutions" Ap 12: "Rejected for Share
Insurance" N 14; "Treal Problems... Possible
Solutions" Ap 12: "Rejected for Share
Insurance" N 14; "Treal Problems... Possible
Solutions" Ap 12: "Rejected for Share
Insurance" N 14; "Treal Problems... Possible
Solutions" Ap 12: "Rejected for Share
Insurance" N 14; "Treal Problems... Possible
Solutions" Ap 12: "Rejected for Share
Insurance" N 14; "Treal Problems... Possible
Solutions" Ap 12: "Rejected for Share
Insurance" N 14; "Treatestic" Evigential in
Delinquency Committee: "Some More Good Ideas!"
Jy 41: "The Special Importance of Share

Collection of Accounts
Delinquency Committee: "Some More Good
Ideas!" Jy 41
Delk, Tommy: "'Fantastic' Potential in
Christmas Savings" Jy 15
Demand Deposits: see Deposits, Demand
Demand Notes: "Some More Good Ideas!"

Dennison, William: "Three in One" Mr 16

Denton County Teachers CU: "CU Camera"

Jy 34
Department of Justice FCU: "Letters" S 40
Beposit Accounts: "How Checkless, How
Cashless Will We Really Get?" F 8
Deposit Insurance: see Insurance, Share
Deposit Plans, Automatic: "How Checkless,
How Cashless Will We Really Get?" F 5
Deposits, Demand: "Update" S 17
DeRamus, Joseph S.: "75th Anniversary of a
Pioneer" Ap 16

Pioneer" Ap 16
Deranek, R. H.: "Some More Annual Meeting
Ideas That Work" N 39
DeRusha, Dan M.: "Doing Their Own Thing"

Ag 8
Designation Program: see Credit Union
Designation Program
Designation
Security With Attractiveness" Ja 41
Desveaux, Ted: "A Nice Combination—
Security With Attractiveness" Ja 42
DeThorne, Robert: "CU News" Ag 16
Devaluation of Money: "Books" F 48
Developing Countries
Developing Countries: Development Funds: "Letters" My 40
Dexstra FCU: "Some Early Reactions to
Share Insurance" My 5
Dexter, Pat: "CU News" Ap 18
Dexter Regional FCU: "Fantastic' Potential
in Christmas Savings" Jy 14
Diebold, John: "How Checkless, How Cashless
Will We Really Get?" F 4
Diederich, Jerry: "CU News" Jy 12, 0 12;
"The Special Importance of Share Insurance" N 14
Direct Fund Transfer: see Electronic Funds
Transfer
Direct Mail: "Action, Reaction" Ap 38: Designation Program: see Credit Union

Transfer Transfer See Estections Full Transfer Transfer Direct Mail: "Action, Reaction" Ap 38: "Nobody Leaves Without an Idea" Je 41 Directed Agricultural Credit Program: "CUs Teach 'Agri-nomics' in Costa Rica" D 38 Directors, CU: "Books" F 48: "Td Like to Know" Mr 12, N 18: "Letters" S 40: "Real Problems ... Possible Solutions" Ap 10; "Worth Repeating" Je 34; see also Board of Directors Directors, CU—Photos: "Some More Good Ideas!" Jy 43
Directors, CU—Training: "I'd Like to Know" Ag 18:

Ag 18
Disaster Fund: "CU News" Mr 13; "Letters"
F 47 Discrimination in Employment: "I'd Like to

Discrimination in Employment: "I'd Like to Know" S 29
District of Columbia CU League: "Cover" Ag: "Credit Union Supermarket" Ag 4; "Letters" S 40
Dividends: "CU News" N 22
Dividends: "CU News" N 22
Dividends, CU: "Action, Reaction" Je 33, O 30; "Capital Events" O 20; "CU News" S 13; "Did You Say 8.71% Dividend?" Je 24; "Instant Cash at Point of Purchase" N 31; "Letters" Ag 38, S 37; "Rejected for Share Insurance" S 9; "Trends" Ap 32, D 35

N 31; Letusurance" S 5;
32, D 35
Dividends, CU—Taxation: "CU News" O 12
Dodd, James W.: "Capital Events" Mr 20,
Ap 19; "CU Camera" Ap 41
Doeden, Kitty: "Can a Woman Make It in
the Credit Union World?" S 44; "Cover"

Dog, Guard: "Dusty Keeps an Eye on Things' O 44

Duncan, Walter: "CU Camera" Jy 35, Ag 32 Dykstal, Henry: "CU News" Ag 16

Eaker, V. Lamar: "CU Camera" N 37
Earthquake—California: "CU News" Ag 16;
"Seven Days Later" Mr 8
Earthquake—Peru: "CU News" Ja 14, Mr 13, Je 18, Ag 16; "CU News" Ja 14, Mr 13, Je 18, Ag 16; "Cuteters" F 47
EBTEL FCU: "Some Early Reactions to Share Insurance" My 5
Ecology Book: "Action, Reaction" Ap 38
Economic Conditions: "Economic Signposts" S 32; "Good ... But How Good?" Jy 22; "Letters" Ag 41; "Trends" Mr 35

Working People" D 41

Edlund, Sidney: "5 Ways Banks Go for Growth" F 41

EDP: see Data Processing

Education: see CUNA Education Dept.; Membership Education; Officials, CU—Training; Training Programs, CU

Education Committee: "Action, Reaction" Ja

30 30

Education Loans: "Capital Events" S 20:
"CU Camera" Ag 33; "Education Loans"
Ja 16; "Letters" Mr 45, Ag 40; "Prepare
for the High Cost of Education" Je 28;
"Three in One" Mr 16
Egiln FCU: "Some More Good Ideas!" Jy 41
Elkel, Charles F., Jr.: "CU News" Je 18,
S 14 S 14
EIML CU: "5 Ways Banks Go for Growth"
F 43
Eleose FCU: "Letters" My 40; "Pinpointing
Errors in Month-End Tapes" Ap 14
Electrical Employees CU: "The Main Effort:
Expand Existing Groups" Ap 44
Electrical FCU: "CU News" Mr 14
Electroic Cash Register: "Economic Signposts" S 34 Electronic Data Processing: see Data Processing
Electronic Funds Transfer: "Cover" F; "CU
News" Ap 18, S 13, 14; "How Checkless,
How Cashless Will We Really Getz" F 4;
"Some Challenges and What We Can Do
About Them" Ag 29; "Totally Automated
Money Haudling" Mr 32
Ellender, Allen J.: "Capital Events" F 20
Elle, Faul: "Houston Hosts CUES Conference" Gilbert: "Everybody Wants In" Embezzlement: "CU News" Ag 16, D 14;
"One Reason Why Credit Unions Fail"
Ja 34 Emmerich, Herbert: "CU News" Ap 18 Employee Appreciation Night: "Action, Reac-tion" Mr 4 Motivation: "Management 1971" Employee Turnover: "Some More Good Ideas!"
Jy 42 Employee Turnover: "Some More Good Ideas!"
Jy 42
Employees, CU: "Action, Reaction" Mr 4
Employees, CU-Training: "Annual Meeting
News" Je 10; "CU News" My 12
Employers Insurance of Wausus: "CU News"
Ja 13, F 17, Ap 17, My 12; "I'd Like
to Know" Ap 24
Employment Tests: "I'd Like to Know" O 22
England, L. G.: "Letters" D 45
Ensweller, Richard: "CU News" S 14; "Minnesota Redesigns Statewide Movement"
O 24; "Real Problems . Possible
Solutions" Ap 10
Equal Employment Opportunity: see Discrimination in Employment
Ericksen, Ellen: "CU Camera" D 32
Ericksen, Melyys: "Using Young Advisors"
D 24; "Utah's Consumer
Program for Youngsters" Ap 44
Errors, Accounting: "Action, Reaction" Mr 4;
"Pinpointing Errors in Month-tend Tapes"
Ap 14 Ap 14 Erwins, Cyril: "CU Camera" D 33 Estate Planning: "Action, Reaction" Ap 38 Esteves, Patricia: "CU News" F 17 Estrada, Uriel: "The Need for International Estrada, Uriel: "The Need for International Interlending" Je 15 Ethiopian National Thrift and Credit Committee: "Capital Events" Ag 19
valuation, CU: "see Credit Unions —
Evaluation

Employment Tests: "1'd Like to Know" O 22 England, L. Gusterd" D 48 England, L. Gusterd" D 24; "Real Problems . Possible Solutions" Ap 10 Equal Employment Opportunity: see Discrimination in Employment Opportunity: see Discrimination on Employment Opportunity: see Discrimination on Employment Opportunity: see Credit Unions Estate Planning: "Action, Reaction" M7 38 Esteves, Patricia: "CU News" D 38 Esteves, Patricia: "CU News" B 18 Finance, Alfred: "CU News" Ap 18 Estate Planning: "Action, Reaction" Ap 38 Estate Planning: "CU News" Ap 18 Finance, All Cultives and Cul

Federal Employees CU: "Can a Woman Make It in the Credit Union World?" S 43; t in the Cree 'Letters' D 44 Expand Existing Groups" Ap 44

Federal Government CUs: see Government

Employees CUs Employees Cos Federal Home Loan Bank Board: "Capital Events" Jy 20 Federal Intermediate Credit Bank: "Invest-ing?" Je 45 Federal National Mortgage Association: "In-Federal National Mortgage Association: "Investing?" Je 44
Federal Reserve Boston Employees FCU:
"Letters" S 40
Federal Reserve System: "CU News" Ag 15
Federal Reserve System Discount Window:
"Capital Events" Ja 20
Federation des Caisses Populaires Desjardins:
"CU News" F 18, 0 12
Federation of CUs (Costa Rica): "CUs Teach
'Agri-nomics' in Costa Rica: "CUs Teach
'Agri-nomics' in Costa Rica: "S 49
Ferdinand, Violet: "Taxi!" Jy 8
Ferguson, Charles E.: "Seven Days Later"
Mr 9 Ferguson, Charles E.: "Seven Mr 9
Mr 9
Ferndale Co-op CU: "Action, Reaction" Je 32
FHA Loans: see Loans, FHA
Fibre FCU: "CU Camera" F 38
Field Representative Training Program: "CU
News" Mr 13
Fili CU League: "CU News" F 18
Filene, Edward A.: "A "Credit Union
Classic" Jy 30; "CU News" F 18; "Dare
to Look Ahead" My 38; "The Need for
International Interlending" Je 14
Filene CU Chapter, Michigan: "Action,
Reaction" Mr 4
Filip, Richard: "Always in Touch" My 14
Filins, Consumer Education: see Movies, Filins, Consumer Education: see Movies, Consumer Education: See Movies, Consumer Education Filmstrips: "CU News" My 12 Finance, Personal: "Action, Reaction" Ap 38; "CU News" O 12; see also Money Manage-Finance Companies: "Action, Reaction"
Ap 38; "Books" Mr 44; "CU News" Jy 11,
Ap 36; "Frends" Ja 35, F 36
Financial Counselling: CU News" S 13;
"Credit Union Supermarket" Ag 5; "Did
You Say 8.71\$ Dividend?" Je 24; "A
Hard-Nosed Look at Counseling" My 18;
"Td Like to Know" Ap 34, D 30; "Letters"
O 38, D 44; "One Last Chance" Mr 38;
"Secret Keys to Success" F 25; "Some
Challenges and What We Can Do About
Them" Ag 29; "They Disagree With HardNosed Look at Counseling" O 14; "Three
in One" Mr 16; "To Solve the Rough Ones"
Mr 39; see also CUNA Financial Counseling ment Financial Institutions: "Capital Events" Ja 20, Je 20, Ag 20; see also President's Commission on Financial Structure and Regulation cial Reparts: "Action, Reaction" Ap 38
Don W.: "CU News" Je 18
Cannecticut CU: "CU News" Ap 18, Fischer, Alfred: "CU News" N 22 Fite, Gilbert C.: "A 'Credit Union Classic' " Jy 30 S 13 Jy 30
Fiannery, Joseph A.: "CU News" Je 18
Florida Central CU: "CU Camera" My 30
Florida CU Lengue: "CU News" D 14
Florida CU Services, Inc.: "CU News" Ap 18
Floyd, Bill: "Real Problems . . Possible
Solutions" Ap 11
Foley, Elleen: "CU Camera" Ap 40
Food Stamps: "CU News" S 13
Ford, George: "CU Camera" Mr 25
Ford, Sondra: "CU Camera" N 36
Forecasts (Economic): "Economic Signposts"
S 32 S 32

Foreign Secrecy Bank Account Act: "Capital Eve.ts" Ag 20

Forgery: "CU News" Ag 16

Forms: "Letters" Je 34

Fort Knox FCU: "A Roundup of Time-Tested Ideas" D 7

Fort Knox Endent CU; "Let 'Em Run Their Own!" D 10

Ft. Leonard Wood CU: "CU Camera" Jy 35

Fort Norfolis FCU: "Action, Reaction" Je 32

Foster County Co-op FCU: "Big Families, Big Problems" O 10; "Making Mobile Home Loans" O 16

Fracchia, Joe G.: "Some More Good Ideas!" Ap 5 Ap 5 Ap 5
Francis, Kent W.: "How Good Are You?"
F 44: "What Is 'Potential?" Ja 23
Francisco, Dave: "Secret Keys to Success"
F 25: "Some Early Reactions to Share Insur-F 25; "Some ance" My 5 Fraud: "CU News" F 17 Fraudulent Sales: "CU News" Jy 12 Freedom National Bank: "CU News" S 13

Front Royal FCU: "'Fantastic' Potential in Christmas Savinga" Jy 14; "Letters" S 40 Fulghem, Deloice: "A Look at the First Deferred CU to Get Share Insurance" N 13 Funding, Low-Income CUs: "The Special Importance of Share Insurance" N 14 Funds Transfer: see Electronic Funds Transfer Funds Transfer Program: "More Quarterly Meeting News" S 5
Furness, Betty: "Capital Events" Ag 20 Gainesville Florida Campus FCU: "Some More Good Ideas!" Jy 40 Gailtas, Fanos: "CU Camera" Je 31 Gailto, Joseph: "Ohio Involves Young Working People" D 42 Galle, Joseph: "Ohlo Involves Young Working People" D 42.

People" D 43.

Galway, W. G.: "Letters" D 45.

Gammardella, Frank: "CU Camera" Ja 25.

Gannon, J. Beane: "CU News" Je 17.

Gant, John: "The Spirit of Growth" Ja 32.

Garcia, Efrain: "CU News" Ag 16.

Garcla, Marcia: "CU Camera" D 33.

Garcia, Rocael: "In Guatemaia the Blind See' the Value of Credit Unions" O 40.

Gard, Robert H.: "Letters" N 42.

Garnishmeuts: see Wage Garnishments Garoian, Leon: "Books" F 48.

Garretson, Edward: "Capital Events" Je 19.

Gary, Indiana School Employees FCU: "Some Cnallenges, and What We Can Do About Them" Ag 28.

General Electric Appliance Park: "CU Camera" Mr 24.

General Electric Co.: "Annual Meeting News" Je 10; "CU Camera" Je 31.

General Electric Information Systems: "CU News" Mr 13.

General Motors Technical Center: "CU Camera" S 30.

Genin, Kenneth: "CU News" Ag 16.

George, Phyllis: "CU Camera" Ju 24. Camera' S 30 (Cull News) Ag 16 (George, Phyllis: "CU Camera' Jy 34 (George, Mr. & Mrs. Robert: "CU Camera" Jy 34 Georgia CU League: "CU Camera" Jy 34 Gephart, William H.: "Marketing a Million Dollars" N 24 Dollars" N 24
Ghandi, Indira: "CU Camera" Jy 35
Gilbson, Bruce: "CU Camera" N 36
Girts, CU: "Instant Recognition" Je 6; "Too
Young? No Way!" D 16
Giggans, Frank O.: "The Spirit of Growth"
Ja 32
Gilber, Stank O.: "The Spirit of Growth" Ja 32
Gilane, Stephen R.: "Letters" O 38
Gilbert, Harry: "Onio Involves Young Working People" D 41
Gilberta, Arthur C.: "CU Camera" F 38
Gilberta, Mrs. Arthur C.: "CU Camera" D 32
Gilberta, Mrs. Arthur C.: "CU Camera" D 32
Gilberta, Richard Y.: "Complaints" Ag 12;
"Letters" N 41; "Rejected for Share
Gillkergan, H B." "Tatted for Share
Gillkergan, H B." "Tatted for Share "Letters" N 41; "Rejected for Share Insurance" S 9
Gilkerson, H. R.: "Instant Cash at Point of Purchase" N 28
Gillette, Thomas L.: "Houston Hosts CUES Contereace" A 25
Gilligan, John J.: "CU Camera" O 29
Girdner, A. J.: "CU News" Ag 15
Giro System: "How Checkless, How Cashless Will We Really Get?" F 5; see also Electronic Funds Transfer Give-Aways: see Gifts. Transfer Give-Aways: see Gifts." Books" Jy 31; "CU News" Ag 16, N 22, D 14; "How Checkless, How Cashless Will We Really Get?" F 8
Giobal Projects Director: "Capital Events" Ag 19 Global Frugeus Ag 19
Gobble, Donald: "Houston Hosts CUES Conference" Ag 43
Goebel, James: "Houston Hosts CUES Conference" Ag 44
Gold: "Trends" S 35
Gonzalez, Elaine: "CU Camera" Ap 41
Gooch, P. G.: "Annual Meeting News" Je 10;
"CU News" S 14
Good, Mrs. Dariel: "Letters" F 47
Good, Mrs. Dariel: "Letters" F 47 "CU News" S 14
Good, Mrs. Darlei: "Letters" F 47
Good, Mrs. Darlei: "Letters" F 47
Goodman, Richard D.: "Bread and Butter
Education" Jy 16; "Share Insurance on the
State Level" Ja 28
Gould, George: "Dare to Look Ahead" My 38
Gould, George: "Dare to Look Ahead" My 38
Fundoyees CUs: "Always in Fundoyees C Education" Jy 16; "Share Insurance on the State Level" Ja 28 Gould, George: "Dare to Look Ahead" My 38 Government Employees CUs: "Always in Touch" My 14; "Capital Events" Ag 19; "CU News" My 12, Je 17 Government Securities: see Bonds, Government Government Securities: see Bonds, Government Government Securities: see Bonds, Government Government Securities: program Gow, George W.: "Letters" My 40 Grad, Edwin: "CU News" Jy 12 Graham, H. B.: "Letters" Ja 38 Graham, Harry M.: "CU Camera" Mr 25 Graham, Harry M.: "CU Camera" F 38 Graham, Mrs. Henry: "CU Camera" F 38 Graham Afra Mrs. Henry: "CU Camera" F 38 Graham Afra Mrs. Henry: "CU Camera" F 38 Graham Afra Mrs. Henry: "CU Expression Mrs. Henry: "CU Camera" F 38 Graham Afra Mrs. Henry: "CUster Mrs. Henr

Mr 21
Grand Rapids CU Center: "CU News" D 14
Grant, Richard H.: "Annual Meeting News"
Je 9; "Capital Events" Mr 19, Ap 19, O 20:
"CU Camera" Mr 25, Ap 40, N 37; "CU
News" Je 18; O 12; "Quality or Quantity?"

Grant, Mrs. Richard H.: "CU Camera" Ap 40

Gratto, James M.: "Worth Repeating" Je 34
Gray, Fred: "CU News" Ja 14
Great Britain CU League: see Credit Union
League of Great Britain
Grecia, William: "CU News" F 17
Green, Imogene "Toots": "CU News" D 14
Greene, Robert: "CU News" Je 18
Gregory, G. K.: "CU Camera" N 37
Gregory, Marion F.: "Capital Events" Mr 19,
Ap 19; "CU Camera" Mr 25, S 30, N 37
Griffin, Gary: "CU Camera" N 36
Griffith, Paul: "You Really Have to Give
Teenagers Credit" D 22
Group Health Services: "More Quarterly Meeting News" S 5
Growth, CU: see Credit Unions—Growth
GT&E Data Services of Tampa: "CU News"
Ap 18

Ap 18
Guaranty Incentive Program: "The Need for
International Interlending" Je 15
Guatemalan CU Lesgue: "In Guatemala the
Blind 'See' the Value of Credit Unions" 0 40 Guentner, Mrs. Chris: "Mobile Homes" F 12 Guy, William L.: "CU News" Ap 17; "Everybody Wants In" Mr 21

Hagen, Ray D.: "CU News" Ja 13
Hailfax Metro CU: "On the Move in Nova
Scotia" My 29
Hailinan, John: "CU News" D 14
Hailpern, Seymour: "Capital Events" Ja 19
Hait, Geraldine: "Always in Touth" My 16
Hanan, Dale: "Determined to Grow" Ap 24
Handwriting Foundation: "Action, Reaction"
O 30
Handy Bahart L. "Communication of the Communication of the Handwriting Foundation: "Action, Reaction"
O 30
Handy, Robert J.: "Some More Annual
Meeting Ideas That Work" N 39; "They
Disagree With 'Hard-Nosed Look at
Counseling" O 14
Haney, Camille: "Bread and Butter
Education" Jy 17
Hannah, Joha A.: "CU News" O 12
Harris, James R.: "Did You Say 8.71%
Dividend?" Je 23
Harris, Ray: "Some Challenges, and What
We Can Do About Them" Ag 28
Harrisburg, Penasyivania Postal Employees
CU: "CU Camera" Ja 25
Harriss, Beulah; "CU Camera" Jy 34
Hart, Neva M.: "They Disagree With 'HardNosed Look at Counseling" O 14
Hart, Phillip: "Economic Signposts" S 34
Hartike, Vance: "Capital Events" Je 20
Harvester Lane FCU: "Some More Good
Ideas!" Ap 4
Harvester Lane FCU: "Some More Good
Ideas!" Ap 4
Harweis Linda: "CU Camera" Je 30
Hawaii CU League: "Action, Reaction" F 43
Hawkins, Robert: "Real Problems . . . Possible
Solutions" Ap 10
Hawkins, W. B.: "CU Camera" Je 30

mawan CU League: "Action, Reaction" F 43
Hawkins, Robert: "Real Problems . Possible
Solutions" Ap 10
Hawkins, W. B.: "CU Camera" Je 30
Hazley, Curtis D.: "Letters" Mr 44; "The
Spirit of Growth" Ja 32
Hazuka, Mrs. Leslie: "Seven Days Later"
Mr 9

Raymond: "Bread and Butter Heinzen,

Heinzen, Raymond: "Bread and Butter Education" Jy 17 Heller, Debble: "Too Young? No Way!" D 17 Heller, Waiter W.: "Good But How Good?" Jy 23; "Letters" Ag 41 Hellie, M. B.: "Dare to Look Ahead" My 38 Heltman, Clarice: "Houston Hosts CUES Conference" Ag 45 Herberger Good Conference Good Confere

Je 25
Herriera, Delia: "CU Camera" Ap 41
Herring, Louise McCarren: "Can a Woman
Make It in the Credit Union World?" S 42:
"Where Are the Young, the Poor and the
Women?" Ag 14
Hershorn, Shel: "Nobody Leaves Without an
Idea" Je 40
Herzberg, Frederick: "Management 1971"
AD 36

Hewitt, Harry: "CU News" D 14 Hewitt-Packard Co.: "Determined to Grow"

Ap 24 Higa, Sada: "CU Camera" Ap 41 High River Ploneer Savings & CU: "Letters"

D 45 Hilldebrand, Charles: "CU Camera" Ja 24 Hill, John P.: "CU Camera" Mr 24: "CU News" Jy 12 Hillmer, Dale: "Houston Hosts CUES News" Jy 12

Hilliner, Dale: "Houston Hosts CUES
Conference" Ag 44: "Update" S 16

Hiltes, Nancy: "Seven Days Later" Mr 9

Hilton Employees CU: "Hong Kong Looks
for Solid Growth" F 22

Hinchey, Joseph F.: "Capital Events" Mr 19,
Ap 19; "CU Camera" Ap 41; "Surechex"
Mr 6

Mr 6
Hinchey, Mrs. Joseph F.: "CU Camera" Ap 41
Hirsch, Yale: "Books" Jy 31
Hiskey, William: "Some Challenges, and What
We Can Do About Them" Ag 28
History, CU: see Credit Unions—History
Hoemann, Howard: "CU News" Jy 12
Hogan, Fred L.: "Another View of Subsidy"
N 22: "Houston Hosts CUES Conference"
Ag 43: "Some More Good Ideas!" Jy 44

Holbrook Avenue FCU: "Letters" N 41;
"Rejected for Share Insurance" S 8
Holden, Faul: "CUS Teach 'Agri-nomics' in
Costa Rica" D 39
Holder in Due Course Suits: "CU News" Jy 11
Holdups: "Capital Events" Ja 20
Holmberg, James J.: "CU News" F 17
Holtan, Bob: "Everybody Wants In" Mr 22
Home Stady Courses: "Real Problems . .
Possible Solutions" Ap 10
Hong Kong CU League: see Credit Union

rossible Solutions" Ap 10

Hong Kong CU League: see Credit Union
League of Hong Kong
Hospitality FCU: "The Special Importance
of Share Insurance" N 15

Hours, CU: see Office Hours,
CU Household Budget Service: "5 Ways Banks
Go for Growth" F 43

Go for Growth' F 43

Housewife Advisory Board: "A Roundup of Time-Tested Ideas" D 8
Housing: "CU News" Je 17: "Increase Your Social Significance" Jy 10
Housing, Cooperative: "CU News" Ja 14: "Update" S 16
Houston Area Teachers CU: "CU Camera" Ag 32
Howe, Charles E.: "CU News" D 14
Howell CU Chapter, Michigan: "Action, Reaction! Mr 4
HF Employees FCU: "Cover" An: "Detar-

Howell CU Chapter, Michigan: "Action, reaction" Mr 4

HP Employees FCU: "Cover" Ap; "Determined to Grow" Ap 24
Hryciw, Horace: "CU News" Jy 12
Huber, Allen: "CU News" Jy 12
Huber, Allen: "CU News" Jy 12
Hudgins, Paul: "Letters" Mr 45
Hughes, William: "CU Camera" O 28
Hushes Alteraft Employees FCU: "One Last Chance" Mr 38; "To Solve the Rough Ones, You have to be Friendly, Understanding and Tough" Mr 40
Human Relations: "Action, Reaction" Ag 22
Hunt, Reed O.: "Capital Eve.is" Je 20
Huntington V.A. FCU: "Letters" Mr 45
Huntaville Teachers CU: "Action, Reaction" Mr 4

Huntsville Teachers UU: "Action, Reaction Mr 4
Hurst, Allan J.: "Houston Hosts CUES Conference" Ag 45
Hutchins, Ronald: "CU News" N 22
Hutchinson, John J.: "Capital Events" Mr 19;
Ap 19
Hyland, Gerald W.: "Credit Unions and the Fair Credit Reporting Act" My 8

Iannelli, Joseph: "CU Camera" S 31 IBM Endicott Employees FCU: "CU News"

BM Endicott Employees FCU: "CU News" Je 18
CU Government Securities Program: "CU News" Ja 14, F 18, Ap 17, My 11, Je 17, Jy 12; "Determined to Grow" Ap 25; "Investing?" Je 45; "Trends" Ag 35
CU Interlending Program: See ICU Services Corp. Interlending Program
CU Services Corp.: "Annual Meeting News" Je 10; "CU Camera" Ja 25, F 18, Mr 13, Ap 17, 18, My 11, Jy 12, S 13, 14, O 12, N 22, D 13, 14; "Dare to Look Ahead" My 38; "How Checkless, How Cashless Will We Really Get?" F 6; "Letters" Ag 40; "More Quarterly Meeting News" S 5; "The Need for International Interlending" Mr 32; "Trends" F 35, Je 37
CU Services Corp. Interlending Program: "CU News" Js 13; "More Quarterly Meeting News" S 5
CU Services Corp. Interlending Program: "CU News" Js 13; "More Quarterly Meeting News" S 5

"CU News" Ja 13; "More Quarterly Meeting News" S 5
Idaho Central CU: "Some Challenges, and
What We Can Do About Them" Ag 28
Idaho CU League: "CU News" My 12, S 14,

D 14
Idaho Employees CU: "Letters" F 47
Ideas, CU: "A Roundup of Time-Tested Ideas" D 6; "Some More Good Ideas." Ap 4, My 42, Jy 40
Identification Care: "CU News" Ag 15; "Credit Union Supermarket" Ag 5; "Letters" S 40; "Update" S 16
Ide Funds: See Central CUs; ICU Government Securities Program; Investments; CU
Iley, Connie: "Houston Hosts CUES Conference" Ag 44 lley, Connie: "Houston Hosts CUES Co ence" Ag 44 Illinois CU League: "CU News" My 12

Hinois CU League: "CU News" My 12 Import Tax: "Treads" S 35 Income—Canada: "CU News" Je 18 Income Tax Services: "Credit Union Super-market" Ag 6 Income Taxes—Canada: "Credit Union News"

Ja 14 Income Taxes, City: "CU News" Mr 14 Indian National Cooperative Congress: "CU Camera" Jy 35 Indiana CU League: "CU News" Je 17; "Letters" N 41

Indiana University Employees FCU: "CU Camera" F 38

Indians Charles | Indians Char Banker' Jy 22 | Banker' Jy 22 | Inflation: "Books" F 48; "CU News" N 21; "Good But How Good? Jy 23; "Trends" S 35 | Instalment Credit: "CU News" N 22; "Trends" Jy 37; see also Consumer Credit Instant Cash: "Instant Cash at Point of Purchase" N 28

Insurance, Automobile: "Annual Meeting News" Je 10; "CU News" Mr 13; "Credit Union Supermarket" Ag 5; "More Quarterly Meeting News" S 5 Insurance, Credit: "Rejected for Share Insurance" S 12; see also Loans—Protec-tion

tion Insurance

Insurance, Credit Disability: "I'd Like to Know" D 30 Insurance, Deposit: see Insurance, Share Insurance, Disability: "I'd Like to Know"

Insurance, Deposit: see Insurance, Share Insurance, Disability: "I'd Like to Know" D 30 Insurance, Group Life: "Rejected for Share Insurance" S 12 Insurance, Health: "CU News" Mr 13; "Rejected for Share Insurance" S 11 Insurance, Life Savings: "Rejected for Share Insurance" S 11 Insurance, Life Savings: "Rejected for Share Insurance, Loan Protection: see Loans—Protection Insurance Insurance, Property: "Credit Union Supermarket" Ag 5; "Annual Meeting News" Je 9; "Capital Events" F 19, Ap 19, My 20, Je 19, Ag 20, S 19, O 19, N 20, D 19; "Cu Cu Camera" O 29; "CU News" Ja 13, 14, F 17, 18, Mr 13, 14, Ap 17, My 12, Je 18, Jy 11, 12, Ag 15, D 13; "Credit Union Supermarket" Ag 4; "I'd Like to Know" Mr 12, Ap 34, My 32; "Letters" N 41; "A Look at the First Deferred CU to Get Share Insurance Now and Beyond" N 6; "Share Insurance: Now and Beyond" N 6; "Share Insurance: Now and Beyond" N 6; "Share Insurance: Now and Beyond" N 6; "Share Insurance on the State Level" Ja 23; "Some Challenges, and What We Can Do About Them" Ag 28; "Some Larly Reactions to Share Insurance of Share Insurance of Share My 4; "The Special Importance of Share My 4; "The Special Importance of Share

What We Can Do About Them' Ag 28;
"Some Early Reactions to Share Insurance' My 4; "The Special Importance of Share Insurance" N 14; "Tre.ds' Ja 36
Insurance, Share Canada: "Share Insurance on the State Level" Ja 27
Insurance, Share Canada: "Share Insurance on the State Level" Ja 26
Insurance, Share Massachusetts: "Share Insurance state Level" Ja 25
Insurance, Share Rhode Island: "CU News' N 21; "Update' S 17
Insurance, Share Misconsin: "Share Insurance on the State Level" Ja 26
Insurance Operations, CUNA: "CU News' Ap 11

Insurance Premiums: "Totally Automated Money Handling" Mr 33
Interest Rates: "Annual Meeting News" Je 9;
"APR—Sneaking Around the Truth-in-Lending Law" Jy 28; "Capital Events" Je 20, O 20, D 20; "Credit Demands Portend Tight Money Again" My 22; "CU News" F 18, Mr 14, My 11, Je 18, Ag 16, N 22; "Economic Signposts" S 32; "Good .
But How Good?" Jy 23; "Letters" S 38, 40; "Trends" Jy 38, S 36
Interest Rates—Royan Scotia: "Credit Union News" Ja 14
Interest Rates—Regulation: "Capital Events"

Interest Rates—Regulation: "Capital Events" Interest Rates, Loans: "Trends" O 3
"UCCC for the Consumer or the Creditor"

Mr 26 Mr 26
Interest Rebates: see Interest Refunds
Interest Refunds: "Another View of Subsidy"
N 32; "Did You Say 8.71% Dividend?"
Je 24; "Flexible Loan Rates vs. Interest
Refund" D 28; "Letters" Ag 38, S 37;
'Trends" O 33
Interlending and Commercial Paper Program:
see Central CUs; ICU Service Corp. International
Program; International Interlending

lending

national Program; International Interlending Internal Security: see Security International Association of Managing Directors: "CU News" Ag 15; "Dare to Look Ahead" My 38; "Letters" N 42; "The Need for International Interlending" Je 15 International Brotherhood of Electrical Workers: "CU News" Ja 14 International Conference on Cooperative Thrift and Credit: "The Need for International Interlending" Je 15 International Cu Day: "CU News" O 11, 12, N 21; "Everybody Wants In" Mr 23; "Grade Schoolers Help Promote a Parish Credit Union" Ja 8; "A Roundup of Time-Tested Ideas" D 8 International CU Week: "CU Camera" D 32; "CU News" Jy 11, N 22; "Instant Recognition" Je 5; "Nixon, Trudeau Salute Cus" O 6

0 6

O 6 International CU Week Slogan Contest: "CU News" Ja 14, Ap 18 International Interiending: "More Quarterly Meeting News" S 5; "The Need for International Interlending" Je 14 International Yearbook: "CU News" O 11 Investments, CU: see Credit Unions—Investments

Iowa CU League: "CU News" O 12

Ireland, George H.: "Some More Good Ideas!" Jy 41
Iron and Steel Workers CU: "Action, Reaction" Ap 38; "CU News" N 22; "A Ro. Ind. Up of Time-Tested Ideas" D 8
It's Not Just Money: "CU News" My 11
ITT Levitt & Sons, Inc.: "Update" S 16
Iversen, Fred J.: "Dare to Look Ahead"
My 38; "Seven Days Later" Mr 8
Iverson Mail CU Center: "Credit Union Supermarket" Ag 5

Jackman, Jack: "Taxie!" Jy 5
Jamalea CU League: "CU News" Ja 14;
"Letters" F 47
Jamleson, James: "CU Camera" O 28
Japanese American Citizens League: "The
Main Effort: Expand Existing Groups"
Ap 44
Jarvis, Mary: "CU Camera" Ap 41
Jashek, Jeff: "Grade Schoolers Help Promote
a Parish Credit Union" Ja 8
Jashek, Ruth: "Grade Schoolers Help Promote
a Parish Credit Union" Ja 8
Jay, Pierre: "CU News" F 18
Jekanoski, Barbara: "Grade Schoolers Help
Promote a Parish Credit Union" Ja 8
Jay, Pierre: "CU News" F 18
Jekkins, Della: "Action, Reaction" Mr 4
Johansen, R. Carsten: "Houston Hosts CUES
Conference" Ag 44; "Nobody Leaves Without an Idea" Je 43
John Deere Employees CU: "CU News" N 22
Johnson, Alton: "Houston Hosts CUES Conference" Ag 45
Johnson, Elmer: "CU Camera" S 31
Johnson, Lyndon B.: "Congressman at Large"
My 25
Johnson, Steven: "Using Young Advisors"
D 24
Johnston, Billi: "CU Camera" Je 31
Jones, Albert W.: "CU News" F 18
Jones, Betty: "Using Young Advisors"
D 24
Jones, Dolores: "Super Connie" Je 12
Jones, Dolores: "Super Connie" Je 12
Jones, Pred: "CU Camera" N 35; "CU News"
Ja 14
Jones, Mary Gardner: "Economic Signposts"
S 34
Jones, Lofton G.: "Some Challenges, and
What We Can Do About Them" Ag 28
Jones, W. Trevor: "CU Camera" O 28;
"Success Without Subsidy" S 22
Jordan, I. C. (Bud): "Marketing a Million
Dollars" N 27
Jordan, William E.: "CU Camera" Je 31; "CU
News" Ag 15, 16
Juntor CUs: "Let 'Em Run Their Own!"
D 10; "Money, Math and Credit Unions"
Ja 10; "Real Problems . Possible
Solutions" Ap 11

Kaeding, Harold: "CU Camera" S 31
Kamstra, Clare: "CU News" D 13
Kang, Augustine: "CU News" Mr 13
Kanner, Al: "Tax!" Jy 6
Kansas CU League: "CU News" O 11
Karst, Ralph A.: "CU Camera" Jy 35
Kastner, Harold: "Letters" My 40
Katahdin FCU: "Making Mobile Home Loans"
O 16: "A Nice Combination—Security With
Attractiveness" Ja 40
Kavaney, William: "Share Insurance on the
State Level" Ja 26
Keeler FCU: "Some Challenges, and What
We Can Do About Them" Ag 28
Keiderling, John: "CU News" Mr 14, Je 18
Keilert, Frank: "Houston Hosts CUES Conference" Ag 43
Keilogy, Roger P.: "Some More Good Ideas!"
My 43
Keilogy, Grace G.: "Share Insurance on the
State Level" Ja 28
Keilogy, FCU: "Some More Good Ideas!"
My 43
Keilogy, FCU: "Some More Good Ideas!"
My 44
Keilogy, FCU: "Some More Good Ideas!"
My 42
Keily Tyler FCU: "Letters" D 45
Kennedy Space Center FCU: "Some More
Good Ideas!" Jy 43
Kent, Robert: "Dare to Look Ahead" My 38
Kentacky CU League: "CU Camera" Ag 33:
"CU News" F 18
Kentacky Fried Chicken Corp.: "CU Camera"
F 38
Keyss-Fiber FCU: "Credit Union News" Ja 13
KFC FCU: "CU Camera" F 39
Kilburn, Lawrence B.: "CU News" Mr 14,
Jy 12
Kiffoyle, J.: "Ohio Involves Young Working
People" D 40
Killen, Bill: "Determined to Grow" Ap 24
Killon, Marvin: "Houston Hosts CUES
Conference" Ag 45
Kimpall, Doar: "It's Easy and Productive to
Extend Service to Small Groups" F 33
King, Kenneth: "A Nice Combination—
Security With Attractiveness" Ja 40

King, Mr. & Mrs. Kenneth B.: "CU Camera" Ja 24
King, Kenneth B., Jr.: "CU Camera" Ja 24
King, Kenneth B., Jr.: "CU Camera" Ja 24
King, Maurice: "CU Camera" My 31
Kirkpatrick, Miles W.: "Capital Events" D 20
Kirschner, William: "Taxi!" Jy 6
Kirst, Louis: "Dare to Look Ahead" My 38
Kirwan, Bon: "Always in Touch" My 16
Kisiling, Richard D.: "CU News" Ag 16
Kialinga, Richard D.: "CU News" Ag 16
Kialinga, Richard D.: "CU News" My 12
Kien, Martin: "Ohlo Involves Young Working People" D 40
Kienm, Jeanne: "CU Camera" Ap 41
Kiine, Evan J.: "Some More Good Ideas!" My 44
Kiloss, Robert: "Credit Union News" Ja 14
Kinauer, Virginia H.: "Capital Events" Jy 20: "CU Camera" Mr 25; "CU News" Ap 18, N 22: "Economic Signposts" S 34: "Everybody Wants In" Mr 23; "Letters" F 47
Kinecee, Robert E.: "CU News" Ja 14
Kinigge, Steve: "Real Problems . Possible Solutions" Ap 10
Kinght, W. Donald: "Share Insurance on the State Level" Ja 28
Knoxville (Tenn.) City Employees CU: "CU News" Ap 18
Knoxville (Tenn.) City Employees CU: "CU News" Ap 18
Knoxville TVA CU: "Teamwork Makes This Credit Union Go" D 44
Kolbitz, Gail: "CU Camera" S 31
Kratt, Robert A.: "Annual Meeting News" Je 10; "CU Camera" S 30
Kremblewska, Irene: "Three in One" Mr 17
Kressley, R.P.: "Some Challenges, and What What We Can Do About Them" Ag 28
Krofta, Arlene: "CU Camera" S 31
Kulca, Phyllis: "CU Cunewa" S 31

L.A. County F and A Employees FCU
"Letters" Je 34; "Some More Good Ideas! Ap 4
Labor Union CUs: "CU News" Ja 14
LaChapelle, George R.: "CU News" My 11, Lackland FCU: "CU Camera" Je 30; "CU Lackland FUU:
News" S 13
Lafayette FUU: "The Need for International
Interlending" Je 16
Laidlaw, Alex: "Books" Jy 31
Lammers, J.: "Instant Cash at Point of Laidiaw, Alex: "Books" Jy 31
Lammers, J.: "Instant Cash at Point of Purchase" N 29
LaMothe, E. J.: "Always in Touch" My 16
Lange, Bill: "Share Insurance on the State
Level" Ja 28
Langley FCU: "Action, Reaction" Je 32
Large CUs: "Trends" O 36
Latin American CU Confederation: Ja 4; "CU
News" F 18, D 14
Latz, George: "CU News" Ap 18
Laurel FCU: "Some Challenges, and What
We Can Do About Them" Ag 28
Lauremitch, Emll: "CU News" D 14
Law Suits: See also Litigation
Law Suits, Consumer Class Action: "CU
News" Jy 12
Lawless, Kathy: "CU Camera" Ag 32 Law Suits, Consumer Class Action: "CU News" Jy 12
Lawless, Kathy: "CU Camera" Ag 32
Leaders, CU: "Some Challenges, and What We Can D About Them" Ag 28
Leadership: "Worth Repeating" Je 34; see also Officials, CU—Training Leadership Training Program: "I'd Like to Know" N 18
League Accounting Service Centers: see Accounting Service Centers (League Assistance Program: "CU News" S 14
League Assistance Program: "CU News" S 14
League Dees: "CU News" N 21; "Credit Union Supermarket" Ag 6
League General Insurance Co.: "Annual Meeting News" Je 10
League of Great Britain: see Credit Union League of Great Britain: see Credit Union League of Great Britain League of Great Britain League of Mutual Taxi Owners: "Taxi!" Jy 7 League Publications-Yearbook Contests: "CU News" Ap 18 News" Ap 18
League Representatives: "Real Problems .
Possible Solutions" Ap 10
League Savings and Mortgage Co.: "On the
Move in Nova Scotia" My 29
League Service Centers: see Service Centers
League Services Corp. (Conn.): "CU News"
F 16 Service Corp. (Okla.); "CU News" Jy 12
League Service Corporations: "CU News" Ap
18, Je 17, Jy 12
LeDoux, Hay: "Letters" Ag 38
Lee, Angela: "CU News" D 14
Legislation, CU: "Capital Events" Ja 19,
Egislation, CU: "Alabama: "CU Camera"
N 30 CU Alabama: "CU Camera"
N 30 CU Alabama: "CU Camera" Legislation, CU—Alaska: "CU News" Je 18 Legislation, CU—Arkansas: "CU News" Ap 18

Legislation, CU—Florida: "CU News" S 13
Legislation, CU—Indiana: "CU News" Jy 12
Legislation, CU—Manitoba: "Credit Union
News" Ja 14
Legislation, CU—Massachusetts: "CU News" 13 Legislation, CU—Montana: "CU News" Mr 1
Legislation, CU—North Carolina: "CU News"
S 13 S 13
Legislation, CU—Ohio: "CU Camera" O 29
Legislation, CU—Oregon: "CU News" S 14
Legislation, CU—Rhode Island: "CU News" S 14: "Update" S 17
Leichman, Kai: "The Spirit of Growth"
Lo 32 Leininger, R. D.: "Annual Meeting News" Je 10 Je 10 Je 11 Grade Schoolers Help Pro-mote a Parish Credit Union' Ja 9 Lemay, H. P.: "CU Camera" My 31 Lending Practices: "Trends' Jy 38; see also Lincoln, Robert G. "Abe": "CU News" My Lincoln, Robert G. "Abe": "CU News" My 12: "A Flicker of Light at the End of a Long Tunnel" O 31 Lipton Pet Foods, Inc.: "It's Easy and Productive to Extend Service to Small Groups" F 34 Liquidation: "Capital Events" Je 20, S 20, D 19; "CU News" Ag 15, S 14, D 13 Liquidity, CU: see Credit Unions— Liquidity Lira, Santiago: "CU Camera." Ja 24 Litigation: see also Law Suits, Consumer Class Action Litigation, National CU Administration:
"Capital Events" D 19
Litigation, World Council of CUs: "CU News"
D 13 Litigation, World Council of CUs: "CU News" D 13
Livingston, Peter D.: "CU News" Je 18
Loan Applicatons: "Secret Keys to Success"
F 25: "Some More Good Ideas!" Ap 4
Loan Payments: "Action, Reaction" S 45
Loan/Savings Ratios: "Trends" Ap 31
Loan Sharks: "CU News" Je 18
Loans: "CU News" Je 18
Loans: "CU News" S 13; "Marketing a Million Dollars" N 24; "Trends" Je 38, O 35; see also Lending Practices
Loans—Costs: "Letters" Ja 37
Loans—Clamitations: "Rejected for Share Insurance" S 12
Loans—Protection Insurance: "Rejected for Share Insurance" S 12
Loans—Rates: "Trends" Ag 35
Loans—Rates: "Trends" Ag 35
Loans—Rates: "Sejected for Share Insurance" S 12
Loans, Automobile: see Automobile Loans Loans, Automobile: see Automobile Loans Loans, Average: "How Good Are You?" F 44 Loans, Consolidation: "One Last Chance" Loans, Consolidation: "One Last Chance" Mr 38
Loans, Delinquent: see Delinquency
Loans, FHA: "Mobile Homes" F 13
Loans, Hare Improvement: "CU News" Ap 18
Loans, Home Improvement: "CU News" Ap 18
Loans, Large: "Trends" O 36
Loans, Open-End: "CU News" S 14; "Credit
Union Supermarket' Ag 6
Loans, Point-of-Furchase: "Instant Cash at
Point-of-Furchase" N 28; "Surechex" Mr 6;
"Trends" Mr 33
Loans, Fingle-Signature: "Some More Good
Ideas" Ap 4
Local 363 Sheet Metal Workers FUU: "Can
a Woman Make It in the Credit Union
World?" S 44
LOCO CU: "CU News" O 12
LOMTO FUI: "Taxi!" Jy 4
Long Beach Navy FUU: "CU Camera" S 31
Longville, Robert: "Too Young? No Way!"
D 17
Lordstown CU: "CU News" Mr 14 D 17
Lordstown CU: "CU News" Mr 14
Los Angeles County Employees No. 11 FOU:
"CU News" O 12
Los Angeles Water & Power Employees CU:
"CU Camera" Ap 41
Loss Prevention: "A Nice Combination—
Security With Attractiveness" Ja 40; see also Risk Management Lovato, Henry A.: "Merger Benefits Members"
Mr 30 Louis, Sarah: "CU Camera" Ag 33 eve, Neal: "H ference" Ag 45 "Houston Hosts CUES Con-Love. Low-Income Cus: "Capital Events" S 20:
"CU News" Ja 14, F 18, Mr 13, 14,
Ap 17, Je 17, S 13, N 22, D 14; "Some
Early Reactions to Share Insurance" My 5:
"The Special Importance of Share Insurance" N 13; "The Spirit of Growth" Ja 32;
"Where Are the Young, the Poor and the
Women?" Ag 14

LSD Employees CU: "Some More Good Idens!" My 44 LTV Missiles and Space FCU: "CU Camera" Mr 25 Mr 25 Lucyshyn, Nicholas: "Some Challenges, and What We Can Do About Them" Ag 23 Luke, William H.: "CU Camera" Ja 24 Luceland CU: "Letters" My 40 Lynch, Thomas: "Advice From a Banker" Lynn, James R.: "CU News" F 17

M & C FCU: "Education Loans" Ja 16;
"Letters" Mr 45
McAllen Teachers FCU: "Money, Math and credit Unions" Ja 10
McClellan FCU: "Instant Recognition" Je 5
McConnell, E. M., Sr.: "CU Camera" My 30
McCormack, John W.: "Capital Events" Ja 19
McCullough, John J.: "Advice From a Banker, Jy 24; "Annual Meeting News" Je 9; "Dare to Look Ahead" My 38
McDevitt, Michael R.: "Too Young? No Way!" D 17
McDonald, Kathy: "CU Camera" Ag 32 McDonald, Kathy: "CU Camera" Ag 32
McDonnell-Douglas Automation Co.:
McGaw Bill.

McDonnell-Douglas Automation Co.: "CU News" D 13
McGaw, Bill: "Houston Hosts CUES Conference" Ag 45
McGaw, Bill: "Houston Hosts CUES Conference" Ag 45
McGee, DuBois: "Capital Events" Mr 20, Ap 19; "CU Camera" Mr 25
McHugh, Pat: "Real Problems . Possible Solutions" Ap 12
McJunkin, F. R.: "Instant Cash at Point of Purcase" N 29
MacKelvie, Douglas A. "Pat": "Marketing a Million Dollars" N 25
MacKenzie, G. Milton: "On the Move in Nova Scotia" My 29
MacKinnon, Donald J.: "APR—Sneaking Around the Truth-in-Lending Law" Jy 28; "How Checkless, How Cashless Will We Really Get?" F 8: "CU Camera" Mr 24, Ap 41, Ag 32; "CU News" Ap 17, My 11, N 21, D 13; "Dare to Look Alead" My 38; "How Checkless, How Cashless Will We Really Get?" F 7: "Worth Repeating" O 39
MacMullin, Rod: "CU News" Mr 14; "On the hove in Nova Scotia" My 29
McManamy, Judy: "CU Camera" Ap 41
McMullan, Gordon: "CU News" Ja 14; "Profile of a Secure CU" Ag 24; "What You Soould Know About Office Security" S 24
McMullin, W. D.: "Real Problems

S 24
McMullin, W. D.: "Real Problems
Possible Solutions" Ap 10
McMurtray, John: "CU Camera" O 28
McNallen, Ann: "Money, Math and Credit McNailen, Ann: Unions' Ja 10

McNallea, Ann: "Money, Math and Credit Unions" Ja 10
McSweeney, Carol: "Let 'Em Run Their Own!" D 12
Maddox, J. Ed: "Did You Say 8.71%
Dividend?" Je 25
Maddox, J. Moreland: "A Look at the First Deferred CU to Get Share Insurance" N 12
Madery, Ron: "CU News" Jy 12; "How Good Are You?" F 44
Madison (Wis.) Chapter: "CU Camera" D 32
Mail Losses: "Td Like to Know" S 29
Mailings: see Direct Mail
Maine CU League: "CU News" My 12, Jy 12
Management: "Advice From a Banker" Jy 25;
"Management! 1971" Ap 36
Maaagement, CU: see Credit Unions—Management.

Management Service Centers: "Minnesota Redesigns Statewide Movement" O 24: see

also Service Centers

Managers, Ct: "Advice From a Banker" Jy
25; "Real Problems . . Possible Solutions"
Ap 10; "You Get the Management You Pay
For" Mr 37

Managers, CU-Salaries: "Books" N 42
Managers, CU-Training: "CU News" My 12,
Je 18

Je 18
Managing Your Money: "CU Camera" Ja 25
Manitoba Centennial Sweepstakes: "CU
News" Ap 18
Manitoba Co-operative Credit Society: see Cooperative Credit Society of Manitoba
Manitoba CU League: see Credit Union League

of Manitoba
Mann, Donald L.: "CU Camera" Mr 24
Marble, Albert: "A 'Credit Union Class
Jy 30

Jy 30
Marin, Kenaeth J.: "Capital Events" O 20;
"CU Camera" O 28; "A 'Credit Union
Classic' "Jy 30
Marine Midland Bank: "Action, Reaction"

Marino, A. G. "Tony": "CU News" N 22
Marketing, CU: "Annual Meeting News" Je 9:
"Marketing a Million Dollars" N 24:
"Nobody Leaves Without an Idea" Je 40
Marks, Roger: "Real Problems . . . Possible
Solutions" Ap 12

Markwardt, Robert J.: "Mobile Homes" F 11 Marquette, James D. M.: "CU News" Mr 14 Marshall, Charles: "CU News" My 12, Je 18 Martha, Sister: "Grade Schoolers Help Pro-mote a Parish Credit Union" Ja 9 Martin, Anne: "Let 'Em Run Their Own!" D 11 Martin, Barney: "CU News" Ag 15, S 14, Maryland CU League: "Credit Union Super-market" Ag 4 Masonite Employees FCU: "Capital Events" Je 20

Je 20 Massachusetts CU Share Insurance Corp.:
"CU News" Ag 15; "Share Insurance on the State Level" Ja 28
Master Charge Card; "Creativity and Idealism—Our Appeal to Youth" Ja 7
Matelski, Lorn: "Share Insurance on the State Level" Ja 28
Mather FCU: "Action, Reaction" O 30; "CU Camera" Ja 24; "Instant Recognition" Je 4; "Letters" O 38
Mathis, Dawson: "Capital Events" F 20
Matisko, Joseph: "CU Camera" Je 31
Mattell FCU: "Some More Good Ideas!" My 43

Mattell FCU: "Some More Good Ideas!" My 43
Matthew, Ollice L.; "Merger Bene:its Members" Mr 31
Matthews, Lorena Causey: "Capital Events" Mr 19, Ap 19; "CU Camera" My 30
Maxwell, Daniel N.; "Letters" Mr 45
May, Frank; "Determined to Grow" Ap 24
Mazer, Crystal Herben: "Letters" Nr 41
Mead Employees CU: "Fantastic Potential in Christmas Savings" Jy 14
MECCA FCU: "Action, Reaction" Mr 4
MECCA FCU: "Action, Reaction" Mr 4
MECCA FCU: "CU Camera" D 33
Mecgan, Joseph: "Some Early Reactions to Share Insurance" My 6
Melcher, Michael: "Houston Hosts CUES Conference" Ag 45
Meilon, Andrew: "Congressman at Large" My 25
Member Identification: "I'd Like to Know"

Insurance
Michael: "Houston rec" Ag 45
Andrew: "Congressman at Large"
Andrew: Know" Member Identification: "I'd Like to Know"

S 29 ber Relations: see Credit Unions-Member

Relations Members Mutual Insurance Co.: "CU News"

N 21
Membership, CU: Credit Unions—Membership
Membership Education: "A Flicker of Light
at the End of a Long Tunnel" O 33;
"Real Problems . . . Possible Solutions" Ap
12; "Some Challenges and What We Can
Do About Them" Ag 29
Membership, Permanent CU: "CU Camera"
O 29; "CU News" Mr 14
Membership Pin: "Some More Good Ideas:"
Jv 44

Membership Recruiting
Membership Recruitment: "Action, Reaction"
Ja 30, Mr 4

Membership Surveys: see Surveys, Member-

Ja 30, Mr 4

Membership Sarveys: see Surveys, Membership Membership Turnover: "Some More Good Ideas!" Jy 43

Memorabilia: see Credit Unions—History Menomonie Farmers CU: "CU Camera" F 38

Mergers, CU: see Credit Unions—Mergers

Merrill, Chem: "Using Young Advisors" D 25

Meskill, Thomas: "CU News" Ag 15

Mextroth, Ruth: "Dusty Keeps an Eye on Things" O 44

Mexican Confederation of CUs: "CU News" Jy 12

Michael, Max: "CU News" S 13

Michener, John M: "Letters" S 37

Michigan CU League: "CU Camera" S 30;

"CU News" Mr 13, Ap 18, Je 18, S 14, D 14; "Real Problems . Possible Solutions" Ap 10; "Rejected for Share Insurance" S 10; "Super Connie" Je 12; "Totally Automated Money Handling" Mr 32; "Update" S 16

Microfilming Service: "CU News" F 18

Middlebury Co-op CU: "CU News" Ap 18, Military CUs: "Capital Events" S 20; "CU Camera" S 31; "CU News" T 7, Ap 18, 11; "Letters" F 47

Military CUs—Canada: "CU News" D 14

Military CUs—Canada: "CU News" D 14

Military CUs—Canada: "CU News" O 12

Miller, Missy: "CU Camera" D 33

Miller, Milliam G: "Update" S 16

Minneapolis Federal Employees CU: "Letters" F 47

Minnesota CU Foundation: "CU News" Ag

F 47
Minnesota CU Foundation; "CU News" Ag
16; "Letters" F 47
Minnesota League of CUs; "CU News" Jy 12;
"Dare to Look Ahead" My 38; "How Good
Are You?" F 44; "Letters" D 45; "Minnesota Redesigns Statewide Movement" O 24
Minority Groups: "CU News" D 14
Minot AFB FCU; "CU News" D 14
Mishawaka Rubber Employees FCU; "Letters" N 41 ters N 41

ters" N 41 Miss America: "CU Camera" Jy 34 Missouri CU League: "Action, Reaction" Je 33, O 30; "CU News" Je 17, S 14, D 14; "Letters" F 47

"Letters" F 47
Missouri Pacific Employees FCU: "Action,
Reaction" Ap 38
Mitchell, Denver: "CU News" D 14
Mitchell, Grant: "CU News" D 14
Mitzel, James: "Minnesota Redesigns Statewide Movement" O 24

Mobile Homes: "CU News" D 14; "Making Mobile Home Loans" O 16; "Mobile Homes" F 10: "Trends" Mr 36 Mobile Offices: "Always in "Cover" My; "CU News" Ja 14 Model CU Act: "CU News" Ap 18; "More Quarterly Meeting News" S 5 Moneton Shops (CNR) CU Society: "CU News" F 17 Monetary Palley: "Books" F 48: "Trends"

Monetary Policy: "Books" F 48; "Trends" Mr 35 oney: 'Credit Demands Portend Tight Money Again' My 22 'CII News' Ap 18, O 12,

Again" My 22

Money Management; "CU News" Ap 18, O 12,
N 21; "One Last Chance" Mr 38; "A

Roundup of Time-Tested Ideas" D 7

Money Market: "Investing" Je 45

Money Orders: "Credit Union Supermarket"
Ag 4; "I'd Like to Know" F 28; "Instant
Cash at Point of Purchase" N 29; "Trends"

Mr 36

Mr 35
Money Orders—Canada: "Cu News" Jy 12
Money-Saving Ideas: "Action, Reaction" O 30
Money Transfers: "How Caeckless, How
Cashless Will We Really Get?" F 4
Montana CU League: "CU News" Je 17
Montana State University: "Everybody Wants
In" Mr 23

Montgomery County (Pa.) Chapter of CUs:

Jy 24
Month-End Accounting: "Pinpointing Errors in Month-End Tapes" Ap 14
Montserat FCU: "Taxi!" Jy 8
Moody, J. Carroll: "A 'Credit Union Classic' "
Jy 39; "Letters" N 42
Moore, Edgel: "Did You Say 8.71% Div-

idend?" Je 24
Moore, Nolan: "Nobody Leaves Without an Idea" Je 43

Moore, Nom: 'Nobody Leaves without an Idea' Je 43
Moore, Robert W.: "CU News' D 14
Moorman, Robert E.: "Credit Union Supermarket' Ag 4; "Letters' S 40
Morehouse, Ralph: "CU News' D 14
Morgan, R. C.: "CU News' My 11; "How
Checkless, How Cashless Will We Really
Get;" F 6, 7
Morgan, Randal: "Letters' O 38
Morgan Guaranty Trust Co.: "More Quarterly
heeting News' S 5
Morlarty, Dennis: "Ohlo Involves Young
Working People' D 43
Morris, Benjamin: "Houston Hosts CUES
conference' Ag 45 Morris, Ben, conference'

Working People" D 43
Morris, Benjamin: "Houston Hosts CUES conference" Ag 45
Morris, Warren: "The Special Importance of Share Insurance" N 14
Morrison, James: "Houston Hosts CUES Conference" Ag 45
Morrison General Electric Employees FCU: "CU Camera" Mr 25
Mortgage Loans: "Credit Demands Portend Tight Money Again" My 22: "CU News" Jy 12: "Trends" F 35, Je 38, D 36
Moser, Carole: "To Solve the Rough Ones, You Have to Be Friendly, Understanding and Tough" Mr 42
Motivation: see Employee Motivation Mr. Auburn FCU: "Some Early Reactions to Share Insurance" My 5
Mc. Carmel CU: "Some Early Reactions to Share Insurance" My 5
Mc. Movies, Consumer Way 5
Movies, Consumer Way 5
Movies, Consumer Way 1: "A Roundup of Time-Tested Ideas" D 7
Movies, CU: "A Roundup of Time-Tested Ideas" D 7
Moye, Lisa: "Money, Math and Credit Unions" Ja 11
Muehlenberg, E4: "CU Camera" 0 28
Mullen, Bert: "CU Camera" 1 3 31

Ja 11.

Muchleaberg, Ed: "CU Camera" O 28

Mullen, Bert: "CU Camera" Je 31

Mullins, Borothy: "A Flicker of Light at the
End of a Long Tunnel" O 32

Mullins, Paul H.: "Letters" N 42

Multhauf, Ed: "Grade Senoolers Help Promote
a Parish Credit Union" Ja 9

Municipal CU: "CU Camera" My 31; "CU
News" D 14

Munro, John C.: "Three in One" Mr 17

Murphy, Ciarence: "A 'Credit Union Classic'"

Jy 30

Murphy, Mrs. "Comp. Mr. 17

Murphy, Mrs.: "Some More Good Ideas!"

A) 7
Murphy's Law: "Action, Reaction" Ja 30
Murray, Charles: "CU News" N 22
Murray, Jumes R., Jr.: "CU News" F 18
Musil, Bob: "Determined to Grow" Ap 24
Musselwhite, Horace: "A Look at the First
Deferred CU to Get Share Insurance" N 13
Mutual Fund, CU: "CU News" D 13
Mutual Funds: "Books" Jy 31; "More
Quarterly Meeting News" S 5
Mutual Savings Banks: see Savings Banks

wusturing sanks: see Savings Banks
Myers, Frank J.; "Annual Meeting News"
Je 9; "Dare to Look Ahead" My 38
Myers, George: "CU News" Mr 14
Myrick CU: "CU News" Je 18
Myrick Beach Air Base CU: "Prepare for the
High Cost of Education" Je 29

NAACP FCU: "The Spirit of Growth" Ja 32 Nader, Ralph: "Capital Events" Jy 20, O 20 Naisarra, Joanne: "Hong Kong Looks for Solid Growth" F 24 Nakaishi, Hilda: "Can a Woman Make It in the Credit Union World?" S 43; "Cove." S "Hong Kong Looks for 'Cover' What tne Credit Union World?" S 43: "Cove." S
NAPUS FCU: "Some Challenges, and What
We Can Do About Them" Ag 28
NASA Washington FCU: "Letters" S 40
NASHA Washington FCU: "Letters" S 40
D 16
Nathan, MaryAnne: "Too Young? No Way!"
D 16 Natick Student FCU: "Let 'Em Run Their Own!" D 10 Own!" D 10

Natick Teachers FCU: "CU News" O 11; "Let
'Em Run Their Own!" D 10; "A Roundup
of Time-Tested Ideas" D 7

National Aeronautics and Space
tion: "Capital Events" Jy 20

National Alliance of Businessmen: "CU News"
for 18 Je 18
National Association for the Advancement of
Colored People: "Letters" Mr 45; "The
Main Effort: Expand Existing Groups" Ap National Association of Canadian CUs: Ja 4;
"CU News" My 12, Jy 12, D 14
National Association of FCU: "CU News" National Association of Managing Directors:
"Letters" N 42
National Bank: see Credit Union Bank;
National Cu Bank
National Cablevision Ltd.: "CU News" O 12
National Central Bank Bill: see National CU
Rank National Commission on Consumer Fin "Capital Events" Je 20; "CU News" M "Trends" O 36 "Capital Events" Je 20; "CU News" My 11;
"Trends" O 35
National Committee for the Blind and the Deaf: "In Guatemala the Blind 'See' the Value of Credit Unions" O 40
National Conference of Commissioners on Uniform State Laws: "UCCC for the Consumer or the Creditor?" Mr 23
National Consumer Law Center: "UCCC for the Consumer or the Creditor?" Mr 9
National CU Administration: "Annual Meeting News" Je 10; "Capital Events" F 19, Mr 20, Ap 19, My 20, Je 19, Mg 20, S19, N 19, D 19; "CU News" Ja 13, F 17, Mr 13, Ap 17, be 17, Jy 11, Ag 15, S 13, N 13; "Credit Union Supermarket" Ag 4; "I'd Like to Know" Ap 34, My 32, Ag 18, D 30; "Instant Cash at Point of Purchase" N 31; "Investing" Je 45; "Letters" N 41; "Rejected for Share Insurance" S 8; "Share Insurance" No 41, "You Get the Management You Pay For" Mr 37
National CU Administration—Regulations: "What You Should Ycone About Office "You Get the Management You Pay For" Mr 37
National CU Administration—Regulations:
"What You Should Know About Office Security" S 24
National CU Automobile Insurance Program:
"More Quarterly Meeting News" S 5
National CU Bank: "Capital Events" Ja 19, F 20, My 19; "Creativity and Idealism—Our Appeal to Youth" Ja 7; "CU News" Je 18, N 22; "Dare to Look Ahead" My 38; "More Quarterly Meeting News" S 5; "The Need for International Interlending" Je 15
National CU Board: "Capital Events" Mr 19, Ap 19; "CU Camera" Mr 23, Ap 40, My 30
National CU Board: "Capital Events" Mr 19, Pay 10, of Purchase" N 30
Neal, Daniel: "CU Camera" F 39
Nebraska Central CU: "CU News" Je 18
Nebraska CU League: "CU News" S 14
Necek, Robert G.: "Mobile Homes" F 10
Negotiable Orders: "CU News" S 13;
"Instant Cash at Point of Purchase" N 30:
"Negotiable Orders: A Must for U.S. CUs"
Ap 22: "Trends" Mr 36, My 36
Negotiable Orders—Canada: "Update" S 16
Negotiable Securities: "Td Like to Know"
N 18
Negro Clis. "The Carallet of the Carallet of the N 18
Negro Clis." Negro CUs: "The Special Importance of Share Insurance" N 13; "The Spirit of Growth" Ja 32 Ja 32
Negroes: "Economic Signposts" S 34; "World Trends Challenge CUs" F 15
NEMECO FCU: "Action, Reaction" Ap 38; "Some More Good Ideas!" Ap 7
Nesco: "Ohio Involves Young Working People" Netherlands Antilles CU League: "Can a Woman Make It in the Credit Union World?" S44 Planning Conference: "CU News" My 11, D 14
New Hampshire CU League: "CU News" My 12, S 14
New Mexico Central CU: "CU Camera" Ja 25; "CU News" O 12; "Letters" F 47
New Mexico CU League: "CU Camera" Je 31; "CU News" Jy 12, O 11, D 14
New South Wales CU League: "Letters" F 47
New Mexico CU League: "CU Camera" Je 31; New South Wales CU League: "Letters" F 47 New York CU League: "CU Camera" S 30: "CU News" Mr 14, Ap 18, Jy 11, 12, D 14; "Everybody Wants In" Mr 23

New York Times: "CU News" D 14

Newsletters, CU: "CU Camera" Je 30:
 "Instant Recognition" My 4; "Letters"
 D 45; "Moving Out ... and Up" Ap 28;
 "Some More Good Ideas!" Jy 44
 Newspapers, CU: "Action, Reaction" S 45
 Nickerson, Herman, Jr.: "Annual News" Je 9; "Capital Events" Ap 19, 12 20, Jy 19, 0 19, N 19; "CU Camera" Mr 25, N 37; "CU News" Ja 13, Mr 14, Je 17, Ag 15, 0 11, 12, N 21, D 13; "Share Insurance" N 6; "Update" S 17
 Nigat Patrol Service: "I'd Like to Know" Jy 45
 Nixon, Richard M.; "Capital Events" Je 20. Night Patrol Service: "I'd Like to Know" Jy 45
Nixon, Richard M.: "Capital Events" Je 20, 0 20; "CU Camera" N 37; "CU News" F 18, Ap 18, Je 18, N 21; "Nixon, Trudeau Salute CUs" O 6; "Trends" S 35, N 33
Njust, Mantred: "CU Camera" Ja 24
N.N.S. & D.D. Co. Employees CU: "Action, Reaction" Ja 30, F 43
Noel, Philip: "CU Camera" S 31
North Central Chapter (Iowa): "A Roundup of Time-Tested Ideas" D 8
North Dakota CU League: "Cover" Mr; "CU Camera" D 33; "CU News" D 14; "Everybody Wants In" Mr 21
Northwest Employees CU: "Minnesota Redesigns Statewide Movement" O 24
Northwood FCU: "Letters" O 39
Norwood Park Catholic CU: "CU News"
Jy 11
Notark Public: "CU News" S 13 Jy 11
Notary Public: "CU News" S 13
Nova Scotia CU Act: "CU News" Ja 14
Nova Scotia CU League: "CU News" F 18,
Je 18, Jy 12; "On the Move in Nova Scotia"
My 28 Oberg, H. R.: "CU News" Je 18, S 14 Odell, Harold G.: "Merger Benefits Members" Mr 30 Office and Professional Employees Internation al Union, Local 39: "CU News" Mr 14 Ap 17 Ap 17

Office Hours, CU: "I'd Like to Know" Ja 22;
"Some More Good Ideas!" My 42
Office Space: see Credit Unions—Office Space
Officer CUs: see Central CUs
Officers, CU—Election: "Advice From a
Banker" Jy 25
Officers, CU—Photos: "Some More Good Ideas!" Jy 43
Offices, CU: "CU News" Je 17; "Trends"
My 35
Officials, CU: "Action, Reaction" Ja 30 offices, CU: "CU News" Je 17; "Trends" My 35
Officials, CU: "Action, Reaction" Ja 30
Officials, CU-Training: "Real Problems ...
Possible Solutions" Ap 10
Ogden Chapter of Credit Women International:
"Can a Woman Make It in the Credit Union World?" S 43
Ogden Railway Employees CU: "Using Young Advisors" D 25
Ohio Central CU: "CU News" S 14; "Ohio Involves Young Working People" D 43
Ohio CU League: "CU Camera" O 29; "CU News" Je 17; "Ohio Involves Young Working People" D 40
Ohio Military FCU: "Instant Cash at Point of Purchase" N 32
Ohio National Bank: "Instant Cash at Point of Purchase" N 30
O'Laughlin, Daniel J.: "Capital Events" Ag of Purchase" N 31
O'Laughlin, Daniel J.: "Capital Events" Ag
19; "CU Camera" S 30
Olekslak, Stefania: "Three in One" Mr 17
Olive View FCU: "Seven Days Later" Mr 9
One-Bank Holding Companies: see Bank Holding Companies ing Companies
One-Check Payroll Plan: see Payroll Banking One-Check Payroll Plan: see Payroll Banking Flan
Ontario Co-operative Credit Society: "CU
News" Ap 18
Ontario CU League: "CU News" Ap 18,
Je 18, S 14
Open-End Loans: see Loans, Open-End
Open House, CU: "Action, Reaction" Mr 4
Operating Ratios: "I'd Like to Know?"
O 22; "Trends" Ja 36, Mr 33, Je 37
Operation Thrust: "Ohlo Involves Young
Working People" D 40
Opondo, Diama: "CU Camera" O 29
Orco CU: "Ohlo Involves Young Working
People" D 41
Oregon Central CU: "Capital Events" F 19;
"CU News" F 17; "Some Early Reactions
to Share Insurance" My 6
Oregon CU League: "CU Camera" Je 31;
"CU News" Mr 14, My 12, S 14, O 12
Oro Cooperative CU: "Letters" F 47
Ortiz, Agnes: "CU Camera" D 33
Otis FCU: "CU Camera" F 39
Override Key: "I'd Like to Know" My 32
Oversens CUs: "I'd Like to Know" My 32
Oversens CUs: "I'd Like to Know" Mg 18;
"The Need for International Interlending"
Je 15
Owen, Robert: "CU News" My 12 Je 15 Owen, Robert: "CU News" My 12

Packeco, R. N.: "One Last Chance" Mr 3 Packwood, Robert W.: "Capital Events' F 20 Mr 38

Palenque, Edwin: "CU News" Jy 12 Palmer, James: "Doing Their Own Thing" Ag 9 Palmer, James: "Doing Their Own Thing Ag 9
Parish CUs: see Church CUs
Park Bank of Madison: "CU Camera" Mr
24; "CU News" Mr 13
Park FCU: "CU Camera" Mr 24; "Dusty
Keeps an Eye on Things" O 44
Passbooks, CU: "T'd Like to Know" Jy 45
Patman, William: "Capital Events" Ja 19,
F 20, My 19, Jy 20, Ag 19, S 19, N 20,
D 20; "Congressman at Large" My 24;
"CU Camera" Mr 25, Jy 35, Ag 32; "CU
News" Mr 14, Je 17, 18, Jy 11, Ag 15,
16, O 11, 12; "Houston Hosts CUES
Conference" Ag 42; "The Need for International Interlending" Je 15
Patman (Wright) Scholarship: "CU News"
D 14 D 14
Patrick Air Force Base CU: "Always in Touch" My 14; "Cover" My
Patronage Refund, CUNA Supply Cooperative: "CU News" Mr. 13 Patronage Refunds: see Interest Refunds
Paul Mary, Sister: "Grade Schoolers Help
Promote a Parish Credit Union" Ja 9
Paul Principle: "Action, Reaction" S 45
Paulson, Axel E.: "CU News" F 17
Payment Systems: see Electronic Funds
Transfer Transfer
Payment Systems, Inc.; "Totally Automated
Money Handling" Mr 32
Payments, Fre-Authorized: "Totally Automated Money Handling" Mr 38
Payroll Banking Pian: "How Checkless, How
Cashless Will We Really Get?" F 5;
"Negotiable Orders: A Must for U.S. CUs"
An 29 Cashless Will We Really Get?" F 5;
"Negotiable Orders: A Must for U.S. CUs"
Ap 22
Payroll Deduction: "The Spirit of Growth"
Ja 32; "Success Without Subsidy" S 22;
"Trends" F 33
Payroll Deduction Substitute: "Some More
Good Ideas!" Ap 7
Pease AFB FOU: "CU Camera" Ap 40
Pederson, Mike: "Money, Math and Credit
Unions" Ja 11
Penmanship: "Action, Reaction" O 30
Penn Treaty Junior High School: "A Roundup
of Time-Tested Ideas" D 7
Pennsylvania CU League: "Capital Events"
D 19; "CU Camera" Ag 32
Pensions: "CU News" My 12; "Td Like To
Know" N 18: see also CUNA Retirement
Savings Fund; CUNA Variable Pension
Plan; Retirement
People's Banks: "CU News" F 17
Pere Marquette Employees CU: "Some More
Good Ideas!" Ap 6
Peter Principle: "Action, Reaction" S 45
Peterson, Walter: "CU Camera" My 31
Peterson, Walter: "CU Camera" My 31
Peterson, Walter: "CU Camera" My 31
Pilinadelphia Local 169 I.B.T.C.W. & H. of
A. FCU: "Advice From a Banker" Jy 24
Phillips, E. Homer: "Some More Good Ideas!"
My 44
Phillips, Jim: "Everybody Wants In" Mr 24
Photographs: "Some More Good Ideas!"
Jy 43
Photographs: "Some More Good Ideas!"
My 44
Photographs: "Some More Good Ideas!" My 44
Phillips, Jim: "Everybody Wants In" Mr 23
Photographs: "Some More Good Ideas!" Jy 43
Plerce, O. Harry: "Some Challenges, and What
We Can Do About Them" Ag 28
Plerre (S.D.) Farmers Union Cooperative
FCU: "Capital Events" D 19
Pignatello, Joe: "Let 'Em Run Their Own!"
D 11
Pittabageh Chanter Pittsburgh Chapter of FCUs: "CU Camera" Ja 24 Plank, Gary: "CU News" My 12 Podell, Bertram: "Capital Events" Ja 19 Point-of-Purchase Loans: see Loans, Point-of-Politase Politase Pol Purchase Potheir, Marion: "Let 'Em Run their Own!"
D 10 D 10
Potlatch No. 1 FCU: "Cover" N; "Marketing a Million Dollars" N 24
Potraebowski, Robert C.: "Some Challenges, and What We Can Do About Them" Ag 28
Poverty: "CU News" O 12; see also Poor Preauthorized Payment Plans: "How Check less, How Cashless Will We Really Get?" F 4

remlums: "Too Young? No Way!" D 16; see also Gifts, CU

Premiums:

Presidential Commission on Financial Structure and Regulation: "Capital Events" Je 20, Jy 19; "CU News" S 13

President's Consumer Advisory Council:
"Capital Events" O 20
Presiding Officer: "I'd Like to Know" N 18
Prime Rate: "Trends" Ja 36
Prince Edward Island CU League: "CU News"

Prince Edward Island CU League: "CU News" My 12, Jy 12
Prince Georges Teachers FCU: "Letters" S 40
Prindle, John: "CU News" My 12
Prixes: "Marketing a Million Dollars" N 25
Problems, CU: "Real Problems . . Possible
Solutions" Ap 10
Production Credit Loans: "Cover" D; "Us
Teach 'Agri-nomics' in Costa Rica" D 38:
"The Need for International Interlending"
Je 15

Jan New York of the Control of the C

ship Recruiting: Savings Promotion
Protection Insurance: see Loans—Protection
Insurance
Proxmire, William: "Capital Events" D 19;
"CU News" Ap 18
Public Citises, Inc.: "Capital Events" Jy 20
Public Citis: "CU News" Je 17
Public Relations: "Advice From a Banker"
Jy 26; "Some More Good Ideas!" Jy 44
Public Relations Counsel: "Some More Good
Ideas!" Jy 44

Public Relations Course.

Ideas!" Jy 44

Public Schools FCU: "CU News" My 11

Publications, CU: "Instant Recognition" Je 7

see also Newsletters, CU: Newspapers, CU: Newspape

Je 4
Publicity: "Grade Schoolers Help Promote
a Farish Credit Union" Ja 8
Publik Employees CU: "Another View of
Subsidy" N 32: "Some More Good Ideas!"
Jy 44
Puciett, Roy: "CU Camera" Jy 34
Puget Sound Naval Shipyard: "The Spirit of
Growth" Ja 32
Pugh, Julian: "Did You Say 8.71% Dividend?"
Je 26

Pursell, Arthur H.: "The Need for International Interlending" Je 15

Quay County CU: "CU Camera" D 33 Quebec Central CU: "CU News" Ap 18 Quebec CU League: "CU Camera" My "CU News" Ja 14, Ap 18, O 12 Quincy, Josiah: "CU News" F 17

Rabold, Carl F.; "CU News" F 18
Radio Advertising: "CU News" O 11;
"Marketing a Million Dollars" N 25
Raffreisen, Friedrich Wilaelm: "Td Like to
Know" O 22; "The Need for International
Interlending" Je 15
Ramsey, Billy G.: "Some More Good Ideas!"
A, 5

Interlending' Je 15
Ramsey, Billy G.: "Some More Good Ideas!"
A, 5
Ratios: "Trends" Ap 31, Je 37; see also
U,e:ating Ratios
Ratierree, Charles L.: "CU Camera" Jy 34
Rayburn, Sam: "Capital Events" Ja 19
Reader's Digest: "CU News" Ap 18, My 12,
Je 17: "Letters" Ag 38
Recession: "Trends" Ap 30.
Records: "What You Should Know About
O'lice Security" S 26
Rediscount Rate: "Trends" Mr 35, Ag 35
Reed, Earle: "CU Camera" D 33
Reed, Earle: "CU Camera" D 33
Reed, Bargaret M.: "Some Early Reactions
to Share Insurance" My 6
Reed, Richard: "CU Camera" Ap 40
Refunds: see Interest Refunds; Patronage
Refund, CUNA Supply Cooperative
Regional Economic Stabilization Committee:
"CU News" Ag 18
Registad, Dale L.: "Houston Hosts CUES
Conference" Ag 45; "Totally Automated
Money Handling" Mr 32
Renil, Dennis: "CU News" F 18
Renshaw, Joan: "CU Camera" Ja 24, Ag 32
Rentfrew, Joseph P.: "CU News" S 14
Representatives, CU: "Determined to Grow"
Ap 25
Research FCU: "CU Camera" S 30

AP 25
Research FCU: "CU Camera" S 30
Retirement: "I'd Like to Know" Mr 12,
D 30; see also CUNA Retirement Savings
Fund; CUNA Variable Pension Plan;

Pensions
Revolving Credit: see Loans, Open-End
Reynolds, Kelley: "Money, Math and Credit
Unions" Ja 11

Reynolds McCook Employees CU: "Super Connie" Je 12 Rhode Island Central CU: "CU Camera" S 31

Rhode Island CU League: "CU Carnera" S 31; "CU News" Mr 14, Jy 12
Rhode Island Share and Deposit Insurance Corp.: "CU News" N 21; "Update" S 17
Rhodes, A. M.; "Money, Math and Credit University Is 11 Corp.: "CU Rhodes, A. Unions" Ja

Corp.: "CU News" N 21: "Update" S 17
Rhodes, A. M.: "Momey, Math and Credit
Unions" Ja 11
RHP&F FCU: "Some Early Reactions to
Share Insurance" My 5
Richards, Gil: "Letters" My 40; "One Last
Caance" Mr 38; "To Solve the Rough
Ones, You Have to Be Friendly, Understanding and Tough" Mr 39
Richards, William D.: "Letters" Je 34
Richards, William D.: "Letters" Je 34
Richards, William D.: "Letters" Je 34
Richards, William D.: "Letters" Je 12
Ricks, Jeanette: "CU Camera" Ja 24
Ricks, Jeanette: "CU Camera" Ja 24
Rick, Fet: "League Service Center: A Boon
to Small Credit Unions" Ap 42
Riggs National Bank: "CU News" N 22
Risk Assets: "Capital Events" N 19
Risk Management: "Capital Events" Ap 20;
"Profile of a Secure CU" Ag 24; see also
Loss Prevention
Risk Management Statement of Policy: "CU
News" My 12
Ritter, A. J.: "Letters" Ja 37
Rittschof, Lou: "Bread and Butter Education" Jy 17
Road Workers CU: "Letters" O 38
Roanoke GE Employees FCU: "Action

Rittschof, Lou: "Bread and Butter Education" Jy 17
Road Workers CU: "Letters" O 38
Roanoke GE Employees FCU: "Action, Reaction" Ja 30
Robbery: "Dusty Keeps an Eye on Things" O 44; "Some DOs and DON'TS for Your CU's Protection" Ja 42; "What You Should Know About Office Security" S 28
Roberson, Larry: "What You Should Know About Office Security" S 24
Roberson, R. C.: "Annual Meeting News" Je 10; "CU Camera" Ja 25, Mr 25, Ag 32; "CU News" My 11; "How Caeckless, How Cashless Will We Really Get?" F 6
Robinson, Thurston: "Education Loans" Ja 16
Roby, Thomas: "CU News" My 11, D 13
Rochdale CU: "CU Camera" D 33; "CU News" Mr 14
Rodds, Edward S.: "Letters" Ag 38
Rodreick, Robert: "Houston Hosts CUES Conference" Ag 44
Roemer, Damon E.: "CU News" O 12
Rogers, John: "Let 'Em Run Their Own!"
D 11
Rosenbaum, Werner: "Some Challenges, and

D 11
Rosenbaum, Werner: "Some Challenges, and What We Can Do About Them" Ag 28
Rosenthal, Benjamin S.: "'Fantastic' Potential in Christmas Savings" Jy 14
Ross, Howard: "Minnesota Redesigns Statewide Movement" O 24
Rott, Fred: "Mobile Homes" F 11
Rough & Ready Island Naval FCU: "Letters"
My 40
Rough & Ready Island Naval FCU: "Letters"
Roughland, Rouge: "Houston Hoste Christ

Rouillard, Bruce: "Houston Hosts CUES

Roullard, Bruce: "Houston Hosts CUES Contenence" Ag 44 Rowiey, J. W.: "Instant Cash at Point of Purenase" N 30 Roy, William: "Capital Events" Je 20 Royal Bank of Canada: "CU News" S 14 Rubin, Ladislaus: "Three in One" My 17 Rucker, John B., Jr.: "CU Camera" O 28; "CU News" Je 18, Jy 12 Runge, Walter W.: "Always in Touch" My 17 Rural CUs: "CUS Teach 'Agri-nomics' in Costa Rica" D 39; "Minnesota Redesig.s Statewide Movement" O 24

S. & H. Green Stamps: "Action, Reaction"
My 34
S. C. Telco Employees FCU: "Prepare for the High Cost of Education" Je 29
S.A.F.E. FCU: "Action, Reaction" Ja 30; "Some More Good Ideas!" My 43
Safety, CU: see Credit Unions—Safety
Safety Deposit Boxes: "CU Camera" F 38; "Some More Good Ideas!" Ap 7
84. Augustine Grade School: "Cover" Ja
84. Augustine Grade School: "Cover" Ja
85. Augustine Parish CU: "CU News" N 22; "Grade Schoolers Help Promote a Parish CU" Ja 8
84. Charles Borromeo Parish FCU: "Ohio Involves Young Working People" D 40
St. Colman's FCU: "Ohio Involves Young Working People" D 40
84. Germaine, Fernand: "Capital Events" O 19
85. Joseph's CU: (Have, Karsa t. "A Poundament

O 19
t. Joseph's CU (Hays, Kans.): "A Roundup
of Time-Tested Ideas" D 9
t. Joseph's CU (Lewiston, Idaho): "Marketing a Million Dollars" N 27
t. Joseph Parish FCU: "CU Camera" Ja 24

St. Louis Auto Employees CU: "CU Camera' F. 39
St. Mary's Parish CU: "CU News" Je 18
St. Mary's Savings and Credit Union Ltd.:
"Some Challenges, and What We Can Do
About Them" Ag 28
St. Paul Postal Employees CU: "Minnesota
Redesigns Statewide Movement" O 24
St. Stanislaus Parish (Toronto) CU: "Three
in One" Mr 16

in One" Mr 16 in One" Mr 16
Saint Vincent Portland FCU: "Letters" Ag 41
Salaries, Managers: "Books" N 42; "You
Get the Management You Pay For" Mr 37

Sales Misrepresentation: "CU News" Jy 11
Salt (H.), Esq. Fish and Chips Enterprises:
"CU Camera" F 38
San Antonio Chapter: "CU Camera" B 31:
"Letters" F 47
San Fernando VAH FCU: "CU News" Ag 19:
"Seven Days Later" Mr 8
Sanders, Harland: "CU Camera" F 39
Sandia Laboratory FCU: "Some More Good Ideas!" Ap 7
Sanft, Robert: "Minnesota Redesigns Statewide Movement" O 24
Santo Christo FCU: "Fantastic Potential in Christonas Savings" Jy 14
Saskatchewan Co-operative Credit Society: "CU News" Ja 14, F 18, My 12, Jy 12, N 21, D 14; "Why Don't They Join?" My 37
Saskatchewan Gvernment Loan Guarantee: "CU News" Ag 10
Saskaton CU: "CU News" My 12
Saucler, Raiph: "A Nice Combination—Security With Attractiveness" Ja 41
La Sauvegarde Life Insurance Co.: "CU News"
O 12
Savings: "Action, Reaction" Je 32; "Capital

La Sa O 12 ing

O 12
Savings: "Action, Reaction" Je 32; "Capital
Eve.ts" Je 20; "Credit Demands Portend
Tight Money Again" My 22; "Economic
Signposts" S 32; "How Good Are You?"
F 44

Tight Money Again" My 22; "Economic Signposts" S 32; "How Good Are You?" F 44
Savings, Bank; "Trends" Mr 35, Je 38
Savings, CU: "CU News" F 17, Je 17, S 13, O 11, D 13; "How Good Are You?" F 44; "Trends" Ja 36, F 35, Je 38, Ag 35, O 35, D 35
Savings and Loan Associations: "Capital Events" Ja 20; "CU News" Ag 15, O 12; "Trends" Ja 36, Je 37, N 34
Savings Banks: "Lapital Events" Ja 20
Savings Promotion: "Action, Reaction" Ap 38; 'Some More Good Ideas!" Ap 7; see also Promotion: "Action, Reaction" Ap 38; 'Some More Good Ideas!" Ap 7; see also Promotion
Schaefer, Donald: "Share Insurance on the State Level" Ja 27
Schniffner, Robert: "CU Camera" O 28; "CU News" F 18; "Houston Hosts CUES Conference" Ag 43
Schaller, Clement: "Some Early Reactions to Snare Insurance" My 5
Schillie, Charles: "CU News" My 12, Jy 12
Schnidley, Herbert L.: "CU News" F 18; Nobody Leaves Without an Idea" Je 40
Schnidt, David: "Houston Hosts CUES Conference" Ag 44
Schnidt, David: "Houston Hosts CUES Conference" Ag 44
Schnidt, John R.: "CU Camera" O 28
Scholarships: "CU Camera" Jy 35
Scholarships: "CU Camera" Jy 35
Scholarships; CU "Action, Reaction" Ap 38; "CU News" Jy 12, N 22, D 14; "A Roundup of Time-Tested Ideas" D 8
School Employees of Lane County CU: "Making Mooille Home Loans" O 16
School Frograms: "A Roundup of Time-Tested Ideas" D 6
School, CU: "Tid Like to Know?" O 22

Ideas" D 6
Schools, CU: "I'd Like to Know?" O 22
Schroeder, Jac K.: "Books" F 46
Schulman, Milton B.: "CU News" Mr 1

Mr 14,

Schulze-Delitzsch, Hermann; "The Need for International Interlending" Je 15
Schwab, Marv: "APR, S.eaking Around the Truth-in-Lending Law" Jy 29
Schwartz, David J.: "Creativity and Idealism—Our Appeal to Youth" Ja 6
Science, Albert R.: "Letters" D 44
Scott, Charles H.: "One Last Chance" Mr 39
Scott, Hugh: "CU Camera" Ap 41
Scudder, Stevens and Clark: "More Quarterly Meeting News" S 5
Securities, Government: see Bonds, U.S. Government; ICU Government Securities Program
Securities, Negotiable: see Negotiable Secur-

Securities, Negotiable: see Negotiable Securities

Security CU: "CU News" Ag 16 Security, CU: "I'd Like to Know" Jy 45,

Security Currently Current

Loans" C 16

"Capital Events" Ap 20, Jy 19: "I'd Like to Know" Ap 34: "Profile of a Secure Credit Union" Ag 24: "Rejected for Share Insurance" S 9: "What You Should Know About Office Security" S 24 ieltz, David: "Letters" Ja 38

Selassie, Haile: "CU Camera" O 29 Sell, Lee S.: "CU Camera" Je 31 Sepulveda VA Hospital FCU: "CU News" Ag 16; "Seven Days Later" Mr 9

Service Centers: "Cover" Ag; "CU News" Ja 14, Ap 17, 18, My 11, Je 17, O 12: "League Service Center: A Boon to Small CUs" Ap 42; "Letters" S 40; "Minnesota Redesigns Statewide Movement" O 24; see CUs" Ap 42; "Letters" S 40; "Minnesota Redesigns Statewide Movement" O 24; see also Computer Service Centers; Management Service Centers Service Corps.: see League Service Corps. Service Industries: "Trends" O 36
Servicemea: "Letters" F 47
Services, CU: see Credit Unions—Services Shannon, Dick: "Determined to Grow" Ap 24
Shapiro, Ben: "Letters" O 39
Share Insurance: see Insurance, Share Share Promotion: see Savings Promotion Share Withdrawals: "A Flicker of Light at the End of a Long Tunnel" O 31
Shares: "Did You Say 8.71% Dividend?" Je 26; "Some Early Reactions to Share Insurance" My 6
Shares—Classes: "CU News" S 14
Sharing is the Whole Idea: "CU News" Ap 18
Sharpstown State Bank of Houston, Texas: "CU News" Ap 17, My 11
Shea, Catherine M.: "Letters" S 40
Shears, Robert E.: "Some More Good Ideas!" Ap 5
Shepherd, Don: "The Main Effort: Expand Existing Groups" Ap 4 Ap 5
Shepherd, Don: "The Main Effort: Expand Existing Groups" Ap 44
Shingleton, Fred: "CU News" Ag 16
Shipe, J. Orrin: "Annual Meeting News" Je 10: "CU Camera" Mr 25, Ap 40, My 11, S 14: "Wegner Named CUNA Managing Director" Sholes, Russell G.: "CU News" Ap 18 Shultz, Rosemarie: "Can a Woman Make It in the Credit Union World?" S 42; "Cover" Shuman, Edith: "It's Easy and Productive to Extend Service to Small Groups" F 33 Shurr, Loretta: "Determined to Grow" Ap 25 Slas, Irene: "A Look at the First Deferred CU to Get Share Insurance" N 12 Sibley, Hubert 0., Jr.: "CU Camera" My 30 Sieberg, John: "One Last Chance" Mr 38 Siglar, Linds: "CU Camera" Ap 41 Simon, Paul: "CU Camera" Ap 41 Simon, Porma: "CU Camera" My 30 Skalfe, Lesile: "CU Camera" Ap 41 Skare, Bonnie: "CU Camera" Ap 41 Skape, Symptotic Cu Camera" My 31 Skare, Bonnie: "CU Camera" My 31 Skare, Bonnie: "CU Camera" My 31 Skape, Symptotic Cu Camera" My 31 Skape, State Cu Cu Camera "Ap 41 Skape, Skapent Loan Schedules: "CU News" My 12 My 11
Slides: "CU News" My 12
Slitz, Sidney: "Update" S 16
Slogans: "Credit Union News" Ja 14
Slumberland Products Co.: "It's Easy and Productive to Extend Service to Small Groups" F 33
Small CUs: "Minnesota Redesigns Statewide Movement" O 24; "Some Challenges and What We Can Do About Them" Ag 29
Small Loan Companies: see Finance Companies Smathers-Keogh Act: "Annual Meeting News" Je 10
Smith. Bonnie: "CU Camera" Ag 32 Je 10
Smith, Bonnie: "CU Camera" Ag 32
Smith, Chester: "Three in One" Mr 17
Smith, Dixte: "Determined to Grow" Ap 24
Smith, Eunice: "Letters" D 44
Smith, Frederick R.: "CU News" Ja 14
Smith, Garland: "Did You Say 8.71%
Dividend" Je 24
Smith, Jack: "Profile of a Secure Credit
Union" Ag 24 Smith, Jack: "Profile of a Secure Credit Union" Ag 24 Smith, Margaret Chase: "Capital Events" F 20 Sneddon, Annette: "Using Young Advisors" So, Andrew: "Hong Kong Looks for Solid Growth" F 22 Sobleski, Gerald D.: "CU News" Ag 16 Social Security Benefits: "I'd Like to Know" S 29
Social Security Numbers: "Action, Reaction"
S 45; "I'd Like to Know" S 29
South Carolina CU League: "CU News"
Ag 15; "Fantastic Potential in Christmas
Savings" Jy 14: "Letters" S 37; "Prepare
for the High Cost of Education" Je 29
South Dakota CU League: "CU News" My 12
South Milwaukee Municipal CU: "Letters"
O 38
Southers, Ther Chapter of ECUst. "CU O 38
Southern Tier Chapter of FCUs; "CU
Camera" F 38
Sucvenirs: "Action, Reaction" S 45
Space Program: "Capital Events" Jy 20
Spangler, Mace: "CU News" Je ...
Sparkman, John: "Capital Events" N 20,
D 19; "CU News" O 12; "The Need to...
International Interlending" Je 15
Speakers: "Action, Reaction" Ag 22
Spencer, Dale: "Nobody Leaves Without An
Idea" Je 40
Sport Programs: "Three in One" Mr 16 Idea" Je 40
Sport Programs: "Three in One" Mr 16
Springside CU: "Some More Annual Meeting
Ideas That Work" N & S
Sprock, John W: "Letters" O 38
Staats, Eimer: "Capital Events" Ag 19
Stabilization Programs: "CU News" My 12:
"Rejected for Share Insurance" S 10 Stabilization Programs-Michigan: "CU News" Stabilization Programs-Vermont: "CU News"

Stage, Betty: "CU Camera" Ag 32

Stahl, Fred: "Increase Your Social Significance" Jy 10
Stanford FCU: "Determined to Grow" Ap 24
Stark, Sharon: "CU Camera" My 30; "CU
News" Ja 14
Stastny, C. E.: "CU Camera" S 31
State Bank of Lancaster: "CU News" O 11
State Central CU of Wisconsin: "CU News"
F 18, 18 e 18, S 14, O 11; "Mobile Homes"
F 10 State-Chartered CUs: "Capital Events" F 19;
"CU News" Ja 13, F 17, 18, Jy 12, Ag 15,
D 13; "I'd Like to Know" F 28; "Letters"
S 37; "Update" S 17
State-Chartered CUs—South Carolina; "CU
News" Mr 14
State Employees CW: "CU News" Mr 14
State Employees CU: "CU Camera" My 31
Statistics, CU: see Credit Unions—Statistics
Steele, Fletcher: "Fantastic' Potential in
Christmas Savings" Jy 14
Steele, Robert Jr.: "Capital Events" F 20
Steinman, Warren G.; "CU Camera" Ja 24;
"Instant Recognition" Je 4; "Letters" O 38
Stephens, H. E.: "CU News" My 11
Stephens, O. R.: "Letters" S 40; "You
Really Have to Give Teenagers Credit"
D 22 D 22
Stephenson, Ken: "CU Camera" Je 31
Stephenson, Roger: "CU News" N 22
Stern, Joe: "CU News" My 12
Stewart, Lee: "Cover" Mr
Stinson, Bill: "Money, Math and Credit
Unions" Ja 11
Stoker, John: "Three in One" Mr 17
Stoll, Don: "CU Camera" Mr 25
Stone, Gerald: "CU News" Ap 18
Stone, Robert: "Nobody Leaves Without an
Idea" Je 41
Straley, Jamess: "Die Partille Idea" Je 41
Straley, James: "Big Families, Big Problems"
O 8; "Cover" O
Strasser, William: "Letters" Ja 39
Strauss, Beth: "CU Camera" S 31
Strike, CUNA: "CU News" F 18, Mr 14, Strike, Ap 17 Student Ap 17
Student CUs: "CU News" O 11, D 13; "Let
"Em Run Their Own!" D 10; "A Roundup
of Time-Tested Ideas" D 7
Student Loans: see Education Loans
Study and Teaching, CU: see Credit Unions—
Study and Teaching
Subsidies, CU: see Credit Unions—Subsidies
Success: "Action, Reaction" My 34; "Secret
Keys to Success" F 25
Sullivan, Theodore J.: "CU News" F 18,
Mr 14 MI 14
Summers, Art: "CU Camera" Je 31
Summers, Marvin L.: "Some More Good Ideas!" Ap 5
Summers, Tom: "CU Camera" F 39
Summit Schools FCU: "Too Young? No Way!" Summit Schools FUU: 30 38
Super Chief FCU: "Some Challenges, and What We Can Do About Them" Ag 28
Superior Tube Employees' CU: "Some More Good Ideas!" Ap 7, My 43
Supervisory Committees: "One Reason Why Credit Unions Fail" Ja 34; "Real Problems Good Ideas!" Ap 7, My 43

Supervisory Committees: "One Reason Why Credit Unions Fall" Ja 34; "Real Problems . Possible Solutions" Ap 12

Sureches: "Sureches" Mr 6; "Trends" My 36

Surety National Bank: "CU News" F 18

Surveilnance Cameras: "What You Should Know About Office Security" S 27

Surveys, Managers: "Why Don't They Join?" My 37 My 37 Surveys, Membership: "Action, Reaction" Je 32; "Real Problems . Possible Solutions" Ap 11: "Trends" Ap 32 Swanagon, Col.: "Everybody Wants In" Mr 22
Swiderska, Margaret: "Three in One" Mr 17
Swigert, John (Rusty): "Houston Hosts CUES
Co.ference" Ag 45
Symbol, CUNA: "CU News" D 13
Symbol, NCUA: "Capital Events" F 19 T & C CU: "Ohio Involves Young Working People" 1
Taft, Robert, Jr.: "CU News" Ja 14
Talcott, Vern W.: "Letters" Ag 41
Talent Show: "Action, Reaction" Ja 30
Talley, William: "Instant Cash at Point of Purchase" N 29
Tamburano, Antonette: "Three in One" Mr 17
TAS, Inc.: "CU News" F 18
Task Force on Governmental and Service Structures: "CU News" N 21
Task Force on Governmental and Service Structures: "CU News" N 21
Task Force to Design Methods of Providing CU Benefits to More People: "CU News" Mr 13
Task Force to Design Methods of Providing CU Benefits to More People: "CU News" Mr 13
Task Force to Study the Governmental and Services Structure of the U.S. CU Movement: "CU Camera" O 28
Tax Cut: "Good .. But How Good?" Jy 23
Tax Reform Act of 1969: "CU News" Ja 13
Tax Reform Act of 1969: "CU News" Ja 13
Tax Reform Act of 1969: "CU News" Ja 13
Tax Reform Act of 1969: "CU News" Ja 13
Tax Reform Act of 1969: "CU News" Ja 13
Tax Reform Act of 1969: "CU News" Ja 13
Tax Reform CU News" Ja 13, Jy 11: see also T & C CU: "Ohio Involves Young Working

Taxation: "CU News" Ja 13, Jy 11; see also Income Taxes

"Increase Your Social Signif-

Stabl. Fred:

Taxation—Canada: "CU News" D 14
Taxation, CU: see Credit Unions—Taxation
Taxes, Sales: "CU News" Mr 14
Taxlcab Drivers CU: "Cover" Jy; "Taxi: Tax-Sheltered Annuities: see Annuities, Tax-Tax-Sheltered Annulties; see Annulties, Tax-Sheltered
Taylor, Adenia; "The Special Importance of Share Insurance" N 14
Taylor, Elleen: "CU News" Ja 14
Taylor, Paul: "Education Loans" Ja 16
Taylor, Richard; "The Spirit of Growth" Ja 32
Teachers CU; "CU Comers" Ja 30 Ja 32
Teachers CU: "CU Camera" Je 30
Teachers CUs: "CU News" My 12; "Money, Math and CUs" Ja 10
Teachers FCU: "CU Camera" Ja 24
Teen-A-Matte Loan: "You Really Have to Give Teenagers Credit" D 22
Telephone CU: "Ohio Involves Young Working People" D 40
Telephone, Touch-Tone: "I'd Like to Know" Je 22 Je 22
Telephone Employees CU: "Letters" Ag 41
Television Advertising: "CU Members Add
Realism to TV Spot" O 34; "CU News"
Mr 14, My 12, Jy 12, O 11, 12; "Instant
Recognition" Je 5; "Marketing a Million
Dollars" N 26
Television, Cable: "CU News" O 12
Telex Teleprinters: "CU News" N 22, D 14;
"Some More Good Ideas!" My 43
Telier Window: "Action, Reaction" Ja 30
Tendier, Les: "Why Don't They Join?" My 37
Tennessee CU League: "CU News" My 12
Terra Nova Co-operative Credit Society: "CU
News" Je 18, Jy 12
Tervilliger, Damy: "Doing Their Own Thing"
Ag 9 Je 22 Telephor Ag 9
Tess, Thomas H.: "CU Camera" Je 31;
"CU News" D 13; "Houston Hosts CUES
Conference" Ag 44
Tests: see Employment Tests
Texas CU League: "Action, Reaction" S 45;
"CU Camera" Je 31, Jy 35; "CU News"
My 11, 12, N 21; "Houston Hosts CUES
Conference" Ag 3; "More Quarterly Meeting
News" S 5; "Some Early Reactions to Share
Insurance" My 7
Theft of CU Data: "I'd Like to Know" Ag
18 Therrell, Charles: "CU Camera" N 36; "CU News" Ja 14 News' Ja 14
Thibault, Thomas: "Let 'Em Run Their Own!" D 12
Third Party Payments: "Totally Automated Money Handling" Mr 33
Thoelike, Ralph Mr. "CU News" Jy 12
Thomas, Evert S., Jr.: "CU Camera" Mr 25, Ap 40, O 28: "CU News" My 11, D 14: "Wegner Named CUNA Managing Director" Thomas, Vicki: "CU News" My 12 Thomasson, W. A.: "Doing Their Own Thing" Ag 10 Ag 10
Tierra Blanca CU: "CUs Teach 'Agri-nomics' in Costa Rica" D 38
Tingey, S.: "Management 1971" Ap 37
Tinser CU: "Worth Repeating" D 45
Titanox FCU: "Letters" Ag 40
Titone, Joyce: "CU Camera" Ap 41
Tompkins, Floyd W.: "CU Camera" Je 31
Tompkins, Floyd W.: "CU Camera" Je 31
Topping, Q.: "Instant Cash at Point of Purchase" N 29
Toronto Harbour Employees CU: "Some More Annual Meeting Ideas That Work" N 40
Tower, John: "CU News" O 12
Training Programs, CU: "Annual Meeting News" Je 10; "CU News" Je 18; "Td Like to Know" O 22; see also Officials, CU—Training Transfer of Funds: "Some More Good Ideas!"
My 43; see also Electronic Funds Transfer
Trash Pick-up: "CU News" S 13
Travel Programs: "Some Challenges, and
What We Can Do About Them" Ag 30
Travel Services: "Credit Union Supermarket" Ag 6
Travelers Checks: "Credit Union Supermarket" Ag 5; "Instant Cash at Point of Purchase" N 29; "Trends" Mr 36
Treasurers: "Real Problems . Possible Solutions" Ap 10
Tri-County Teachers CU: "Action, Reaction" Mv 34 My 34
Troutman, E. Mac: "Capital Events" D 19
Trudeau, Pierre Elliot: "Nixon, Trudeau
Salute Credit Unions" O 6
Truth in Lending: "Annual Meeting News"
Je 9: "APR—Sneaking Around the Truthin-Lending Law" Jy 29; "Capital Events"
D 20; "CU News" F 17, 18, Mr 14, My 11,
Jy 11, Ag 15; "I'd Like to Know" F 28;
"Letters" S 37, O 38; see also Consumer
Credit Protection Act
Truth in Savings: "Capital Events" Je 20
Tryiko, Paul: "CU Camera" Ap 40
Tucker, Lee: "Moving Out ... and Up" Ap 28
Tucnon Teachers FCU: "Action, Reaction" Ja
30, Ap 38 30, Ap 38
Tunney, John V.: "Capital Events" F 20
Turnmeyer, Harry G.: "Letters" S 40
Turnover: see Employee Turnover; Membership

Turnover

Tydings, Joseph: "Capital Events" Ja 19

Udick, John: "CU News" F 18 Ullenberg, Ann: "Grade Schoolers Help Pro-mote a Parish Credit Union" Ja 9 Unemployment: "Good . . But How Good?"

Uniform Consumer Credit Code: "Annual Meeting News" Je 10; "Capital Events" Jy 20; "CU News" Ap 17, My 12, Ag 15; "Dare to Look Ahead" My 38; "More Quarterly Meeting News" Ag 5; "UCCC for the Consumer or the Creditors" My 28 Uniforms, CU: "Action, Reaction" F 43; "CU Camera" Ap 41; "Moving Out and Up" Ap 28 Union Reaction" S 45 United Counties FCU: "Action, Reaction" Ja 30

30
United Planning Organization: "Some Challenges, and What We Can Do About Them"
Ag 28; "The Special Importance of Share
Insurance" N 14

Insurance" N 14
U.S. Agency for International Development:
"Capital Events" Ag 19; "CU News" Jy
12; "CUs Teach 'Agri-nomics' in Costa
Rica" D 38; "In Guatemala the Bli d
'See' the Value of CUs" O 41; "The Need
for International Interlending" Je 14
U.S. Bureau of FCUs: "Capital Events"
Mr 20; see also National CU Administration
U.S. Census Bureau: "CU News" Jy 12
U.S. Comptroller of the Currency: "CU News"
Ag 15

92nd Congress: "Capital Events" Ja 19,

U.S. 91st Congress: "Capital Events" Ja 19 U.S. Dept. of Defense: "Everybody Wants In" Mr 23 U.S. Department of Justice. Consumer Affairs

Section: "CU News" F 18 CU News' F 17 U.S. Department of Labor: "CU News' F 17 U.S. Equal Employment Opportunity Commission: "I'd Like to Know! O 22 U.S. Farm Credit Administration: "CU News"

U.S. Farm Cress
Ap 18
U.S. Federal Trade Commission: "Capital
Events" Jy 20, O 20, D 20; "CU News"
F 17; "CUs and the Fair Credit Reporting
Act" My 8

Accounting Office: "Capital

S. General Accounting Office: "Capital Events" Ag 19
S. Internal Revenue Service: "Capital Events" O 20

Events' O 20
U.S. National Commission on Consumer Finance: "Trends' S 36
U.S. National CU Administration: see National CU Administration
U.S. Office of Consumer Affairs: "Capital Events" Jy 20; "CU News' Ap 18
U.S. Office of Economic Opportunity: "Capital Events' S 20; "CU News' Ja 14, F 18, Ap 17; "The Special Importance of Share Insurance" N 14
U.S. Office of Emergency Preparedness: "CU News'' Ag 16

U.S. Office of Emergency Preparedness: "CU News" Ag 16
U.S. Plywood Laurel FCU: "Capital Events" Je 20
U.S. Postal Service: "Capital Events" Ag 20
U.S. Securities and Exchange Commission: "CU News" Jy 12
U.S. Sepate. Banking and Currency Committee: "Capital Events" Mr 19
U.S. Small Business Administration: "CU News" F 18
U.S. Treasury Bents: "Capital Events" O 19
U.S. Treasury Bents: "Capital Events" O 19
U.S. Treasury Bents: "Capital Events" O 19
U.S. Treasury Bents: "Capital Events" O 19 U.S. Treasury Dept.; "Capital Events" O 19 University CUs: "A Roundup of Time-Tested Ideas" D 8

University Faculty CU: "Action, Reaction" F
43, Ap 38; see also University of Wisconsin
CU

University of Guelph CU; "CU News" F 17 University of Michigan Students CU; "CU News" D 13

University of North Dakota: "CU Camera"

University of Wisconsin: "CU News" My 12 University of Wisconsin CU: "CU Camera" O 28; "CU News" O 12; see also University Faculty CU

University Park Community FCU: "Letters" N-41

N. 41
Using Your Money: "Everybody Wants In'
Mr 21
Utah CU League: "CU News" F 18, O 11;
"Everybody Wants In' Mr 23; "League
Service Center: A Boon to Small CUs"
Ap 42; "The Main Effort: Expand Existing
Groups" Ap 44; "Utah's Consumer Education Program for Youngsters" Ap 43
Utah Motor Transport CU: "The Main Effort:
Expand Existing Groups" Ap 44
Utility Bill Payments: "Some Challenges, and
What We Can Do About Them" Ag 30:
"Totally Automated Money Handling" Mr
33; see also Bill-Paying Service

Vacation Clubs: "Letters" S 39
Vaccarello, Mary: "It's Easy and Productive
to Extend Service to Small Groups" F 34
Vambe, Mary: "CU Camera" Je 31
Van Wagner, Michael: "CU News" Je 18

Verbeten, Robert M.: "Share Insurance on the State Level" Ja 28 Verbail, Jeff: "Using Young Advisors" D 25 Vermont Central CU: "CU News" Je 18, D 14 Vermont CU League: "CU News" D 14 Vibber, Van R.: "Management 1971" Ap 37 Victoria FCU: "Taxi!" Jy 8 Victoria CU League: "Letters" F 47 Villiers, Frank: "CU Camera" Je 31; "CU News" Je 17

Victorian CU League: "Letters" F 47
Villiers, Frank: "CU Camera" Je 31: "CU News" Je 17
Vincent, Karen: "CU Camera" S 31
Virginia CU League: "CU News" F 18: "Credit Union Supermarket" Ag 4
Viviant, Lydia: "CU Camera" D 32
Volunteer Development Corps: "Capital Events" Ag 19: "CU Camera" S 30: "CU News" My 11: "Real Problems . Possible Solutions" Ap 10
Voter Registration: "Cover" My
Vreeland, Robert D.: "Letters" Ag 41

Wage Garnishment: "CU News" F 17

Wage-Price Freeze: "Capital Events" O 20:
"CU News" N 21: "Letters" O 38;
"Trends" S 35, N 33

Wages: see Salaries

Wagner, Frank: "CU News" Ag 16; "Ohio
Involves Young Working People" D 40

Walberg, Herb, Jr.: "Minnesota Redesigns
Statewise Movement" O 24

Walker, James T.: "The Spirit of Growth"

Ja 32

Walker, Rohert K : "CU News" Ag 16; "Ohio

Ja 32
Walker, Robert K.; "CU News" My 12
Walker, George: "CU Camera" N 36
Wallace, George: "CU Camera" N 36
Wallace, John W.; "Letters" Ja 39
Walsh, Donald: "CU News" F 18
Walworth, Victor: "A Look at the First
Deferred CU to Get Share Insurance" N 12
Wasalch Chapter: "Action, Reaction" Ag 22
Washington Central CU: "Some Challenges,
and What We Can Do About Them" Ag 28
Washington State Employees CU: "Can a
Woman Make It in the Credit Union World?"
S 43

S 43
Watchdogs: "Action, Reaction" Mr 4
WCUL Services Corp.: "CU Camera" Mr 24;
"CU News" Ap 17
Weatherly, L. G. "Jerry": "CU News" Ap 18
Weaver, L. G. "Jerry": "CU News" Ag 16,
N 22

N 22
Weber, Marion: "A Flicker of Light at the
End of a Long Tunnel" O 32
Wegner, Herbert G.: "Capital Events" N 19;
"CU News" D 13, 14; "Letters" N 4t;
"Wegner Named CUNA Managing Director"

Weinberg, David B.: "CU News" F 18, S 14
Weiss, E. B.: "Economic Signposts" S 32:
"How Checkless, How Cashless Will We
Really Get?" F 7; "You Really Have to
Give Teenagers Credit" D 23
Weich, Mike: "CU News" D 14
Weish, John: "CU News" Je 18
West, Leonard B.: "Annual Meeting News"
Je 9; "CU News" My 12; "Dare to Look
Ahead" My 38
Western Co-operative College: "CU News"

Western Co-operative College: "CU News" F 18, My 12
Western Union Tele-Type: "Some More Good Ideas!" My 43
Western Union Telex Teleprinters: see Telex Teleprinters

Western Union Telex Teleprinters: see Telex Teleprinters
Teleprinters
Westergaard, Peter: "Houston Hosts CUES Conference" Ag 44
Weston Employees' CU: "CU News" Je 18
Wexter, Sydney B.; "CU Camera" S 30
Whicher, Cecil: "CU News" S 14
White, David L.; "Some More Good Ideas!"
Ly 41

Jy 41
White, J. Paul: "Capital Events" D 19;
"CU News" Mr 14; "Everybody Wants
In" Mr 23; "Utah's Consumer Education
Program for Youngsters" Ap 43
Dividend?" Je 26
White, Robard E. Jr.: "Did You Say 8.71%
Dividend?" Je 26
White, Somers: "Nobody Leaves Without an
Idea" Je 40

Wichita City Teachers' CU: "Letters" S 37 Wilderman, Melvin H.: "CU News" Mr 14 Wilcox, Myles: "Some More Good Ideas!"

Wilcox, Myles: "Some More Good Ideas!" Ap 4
Wilkins, Roy: "CU Camera" S 30
Willenborg, Frank: "CU Camera" Ap 41
Williams, Harrison A., Jr.: "Capital Events"
D 19: "CU News" D 14
Williams, James: "CU Camera" O 28
Williamson, Al: "It's Easy and Productive to Extend Service to Small Groups" F 32
Willier, William F.: "UCCC for the Consumer or the Creditor?" Mr 29
Wilson, Frank W.: "CU Camera" My 30
Wilson, Gheretein: "The Special Importance of Share Insurance" N 15
Wilson, Robert K.: "Some More Good Ideas!"
Jy 41

Meredith: "Education Loans" Ja 16 bago County Schools CU: "Letters" Jy 32 Winzel, Norman: "CU Camera" My 30

Wisconsin Association for Mental Health:
"CU News" Jy 12
Wisconsin CU League: "Action, Reaction"
S 45: "CU Camera" Mr 24; "CU News"
F 18, Mr 13, Ap 17, My 12, Je 17, Jy 12,
N 21; "Grade Schoolers Help Promote a
Parish CII" Js 19

S 45: "CU Camera" Mr 24: "CU News" F 18, Mr 13, Ap 17, My 12, Je 17, Jy 12, N 21; "Grade Schoolers Help Promote a Parish CU" Ja 10
Wisconsin CU Share Insurance Corp.: "CU News" Jy 11; "Share Insurance on the State Level" Ja 27
Wisconsin Dept. of Agriculture. Consumer Council: "CU News" Ap 18
Wisconsin State Central CU; see State Central CU of Wisconsin Wofford, Charless D.: "Some More Good Idens!" Jy 41
Wojciechowski, Teresa: "Three in One" Mr 17
Woldt, Richard: "CU News" Ag 16
Wolter, Alex: "Some Early Reactions to Share Insurance" My 5
Wolter, Gary B.: "CU Camera" N 36; "CU News" Ag 15
Women: "World Trends Challenge Credit Unions" F 15
Women. CU: "Can a Woman Make It in the Credit Union World?" S 42; "CU News" D 14; "Where Are the Young, the Poor and the Women?" Ag 14
Women Employees: "CU News" Jy 12
Women's Liberation: "Letters" Je 34
Wood, Everett: "Houston Hosts CUES Conference" Ag 43
Work Week, Four-Day: "CU News" S 13, D 14
World Bank: see Credit Union Bank
World Council of CUE: Ja 4; "Annual Meeting

D 14
World Bank: see Credit Union Bank
World Council of CUs: Ja 4: "Annual Meeting
News" Je 9: "CU Camera" Ap 41, Jy 35;
"CU News" Mr 13, 14, Ap 17, My 11,
D 13; "CUs Teach 'Agri-nomics' in Costa
Rica" D 38: "Dare to Look Ahead" My 38:
"Houston Hosts CUES Conference" Ag 43;
"I'd Like to Know" Ag 18; see also Credit
Union National Association; CUNA
World Council of Credit Unions, Historical
Projects Dept: "CU News" Jy 12
World Extension: see Credit Unions—World
Extension

Extension: See Credit Unions—World Extension: World Trends: "World Trends Challenge Credit Unions" F 14
Worthy, John W.: "Always in Touch" My 15
Wright, W. H.: "Letters" S 37, 38
Wright, William O.: "CU News" Mr 14, Ap 18, D 14

Wrin, John: "On the Move in Nova Scotia"
My 29

My 29 Wyandotte Chemical CU; "Instant Cash at Point of Purenase" N 30 Wyoming CU League: "CU Camera" Je 31; "More Quarterly Meeting News" S 5

Y-12 Employees FCU: "CU Camera" My 30 Yarborough, Ralph: "Capital Events" Ja 19 Yates, H. B.: "Wegner Named CUNA Managing Director" S 4
Yeager, Harold F.: "Always in Touch" My 16 Young, F. Chandler: "CU Camera" O 28 Young, Florence: "Let 'Em Run Their Own!" D 12
YOUNG, Louise, "Preed and Butter Edwin Their Own!" Young, Louise: "Bread and Butter Education" Jy 17

Jy 17
outh: "Action, Reaction" My 34; "U
outh: "Action, Reaction" My 34; "U
News" Mr 14; "Td Like to Know" N 18;
"Secret Keys to Success" F 25; "You Really
Have to Give Teenagers Credit" D 23;
"Where Are the Young, the Poor and the
Women?" Ag 14; "World Trends Challe.ge
CUS" F 15; Brands "Creativity and Ideal.

CUs" F 15
Youth Advisory Board: "'Creativity and Idealism—Our Appeal to Youth' Ja 6; "CU
Camera" S 31; "Everybody Wants In'
Mr 23; "Ohlo Involves Young Working People" D 43; "A Roundup of Time-Tested
Ideas" D 8; "Using Young Advisors" D 24;
"You Really Have to Give Teenagers Credit"
D 23 D 23

Youth Advisory Board Conference: "CU News" O 12

O 12
Youth Programs: "Action, Reaction" Ja 30, S 45; "Annual Meeting News" Je 9; "Creativity and Idealism—Our Appeal to Youth" Ja 6; "CU Camera" F 38, Je 30; "CU News" O 21, N 21; "Ohio Involves Young Working People" D 40; "A Roundup of Time-Tested Ideas" D 6; "Three in One" Mr 16; "Too Young? No Way!" D 16; "Utah's Consumer Education Program Io: Youngsters" Ap 43; "You Really Have to Give Teenagers Credit" D 22; see also Banks—Youth Programs; Children's Savings Programs

Zagorski, Paul: "CU Camera" My 30; "CU News" F 18 Ziebarth, Wallace W.: "Letters" D 45; "Min-nesota Redesigns Statewide Movement" O 24 Zimmerman, Richard B.: "Dusty Keeps an Eye on Things" O 44

